

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

Social Security Administration

Social Security Bulletin



March 1959

Volume 22

Number 3

Growth in Employee-Benefit Plans, 1954-57

THE SOCIAL SECURITY BULLETIN is the official monthly publication of the Social Security Administration. Calendar-year data for each year 1939-48 were published in the SOCIAL SECURITY YEARBOOKS and, beginning with data for 1949, in the ANNUAL STATISTICAL SUPPLEMENTS to the BULLETIN. (The SUPPLEMENTS with data for each year 1949-54 were included in the September BULLETIN, 1950-55; beginning with 1955 data, the SUPPLEMENT is a separate publication.) Statements in BULLETIN articles do not necessarily reflect official policies of the Social Security Administration.

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The BULLETIN is prepared in the Division of Program Research, Office of the Commissioner, Social Security Administration, under the editorial supervision of Josephine Merican and Angela Murray, Associate Editors. Suggestions or comments concerning the BULLETIN should be addressed to the Division of Program Research. The BULLETIN is planned with the advice and aid of an editorial advisory committee representing the units of the Social Security Administration.

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The Social Security Bulletin is for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Price: \$2.75 a year in the United States, Canada, and Mexico; \$3.50 in all other countries; single copies, 25 cents. Price of the 1955 Supplement, 40 cents; 1956 Supplement, 45 cents; 1957 Supplement, 50 cents.

Use of funds for printing this publication has been approved by the Director of the Bureau of the Budget (October 8, 1956).

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U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

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Social Security in Review

1958 in Review

DURING the calendar year 1958, Congress again acted to improve the Nation's social security protection. Far-reaching changes were made by the Social Security Amendments of 1958 (Public Law 85-840), signed by the President on August 20, 1958. The new law liberalized the benefits payable under the old-age, survivors, and disability insurance program, raised the maximum on the amount of earnings considered for taxing and benefit-computation purposes, and increased the scheduled contribution rates. The amendments also provided a new formula for Federal participation in the public assistance programs and increased the amounts authorized for the maternal and child health and child welfare programs.

Adverse economic conditions in late 1957 and the first half of 1958 led Congress to enact the Temporary Unemployment Compensation Act of 1958 (Public Law 85-441), which makes it possible, for a limited period, for States to pay additional unemployment insurance benefits to workers who exhaust their rights to benefits. A permanent unemployment insurance program for ex-servicemen, similar to that for civilian employees of the Federal Government, was established by the Ex-Servicemen's Unemployment Compensation Act of 1958 (Public Law 85-848). By the end of 1958, benefits were being paid under both these laws.

• More persons were receiving public assistance at the end of 1958 than a year earlier under each of the programs except old-age assistance. In December 1958, payments under

the five public assistance programs were made to 6.9 million persons—a net increase of 694,000 or 11.0 percent from the total in December 1957. The rise reflects in substantial degree the continuing impact of adverse economic influences. Although the economy as a whole gave indications of recovery and the unemployment rate declined in the latter part of 1958, both the number of unemployed persons and the unemployment rate were higher in December 1958 than a year earlier.

The two programs most sensitive to economic influence—aid to de-

pendent children and general assistance—showed the greatest increases in the number of recipients from December 1957 to December 1958. In aid to dependent children the number of persons aided rose 352,000, and in general assistance there were 338,000 more recipients in December 1958 than a year earlier. The caseload for aid to the blind went up 1,400, and for aid to the permanently and totally disabled it increased 37,000. About 35,000 fewer persons were receiving old-age assistance in December 1958 than in December 1957.

	December 1958	November 1958	December 1957
Old-age, survivors, and disability insurance:			
Monthly benefits in current-payment status:			
Number (in thousands)	(1)	12,430	11,129
Amount (in millions)	(1)	\$698	\$605
Average old-age benefit (retired worker) ..	(1)	\$66.35	\$64.58
Average old-age benefit awarded in month ..	(1)	\$76.00	\$71.09
Public assistance:			
Recipients (in thousands):			
Old-age assistance	2,452	2,453	2,487
Aid to dependent children (total)	2,850	2,811	2,498
Aid to the blind	110	110	108
Aid to the permanently and totally disabled ..	328	325	291
General assistance (cases)	434	393	345
Average payments:			
Old-age assistance	\$64.16	\$63.22	\$60.69
Aid to dependent children (per recipient) ..	28.29	28.01	26.90
Aid to the blind	68.29	67.82	66.35
Aid to the permanently and totally disabled ..	62.59	61.66	60.15
General assistance (per case)	68.88	63.88	59.74
Unemployment insurance:			
Initial claims (in thousands)	1,924	1,258	2,024
Beneficiaries, weekly average (in thousands) ..	1,739	1,487	1,638
Benefits paid (in millions)	\$291	\$226	\$207
Average weekly payments for total unemployment	\$30.41	\$30.46	\$29.75

¹ Not available.

During 1958, most States increased average assistance payments to recipients in order to make the payments more nearly adequate. Changes were concentrated in the last quarter of the year, after additional Federal funds were made available for the special types of public assistance under the 1958 amendments to the Social Security Act. The States used various procedures to liberalize payments. In old-age assistance and aid to the permanently and totally disabled, about a third of the States with maximums on individual monthly assistance payments raised the amounts of their maximums; in aid to the blind and aid to dependent children about a fourth of the States with maximums took similar action. Some States increased the amounts provided for items included in their standards of assistance, and some added new items to their standards. In a small number of States that had been confronted with the necessity of reducing assistance payments because of shortages of State and local funds, the additional Federal funds were used to maintain payments at existing levels.

In the calendar year 1958, total expenditures for assistance, including vendor payments for medical care, amounted to \$3,433 million—an increase of \$335 million (9.8 percent) from the 1957 total. The increase reflects to some extent the

impact of the 1958 amendments on the special types of public assistance. Expenditures in December for the four programs combined were \$11 million or 4.5 percent higher than those in September—the month before the effective date of the amendments.

Total payments for assistance increased in 1958 for all five programs, with the largest increase—\$140 million or 18.6 percent—occurring in aid to dependent children. The next largest increase was that in general assistance, where expenditures—exclusive of vendor payments for medical care—went up \$94 million or 44.0 percent; all payments for general assistance are made from State and local funds. Total payments for old-age assistance rose \$56 million or 3.2 percent, and assistance expenditures for aid to the blind went up \$4 million or 4.5 percent. More than half the \$27 million (13.6 percent) rise in payments for aid to the permanently and totally disabled resulted from increased expenditures in the relatively new programs in California and Texas and the expanded program in Illinois.

The number of recipients of old-age assistance in December 1958 was 2,452,000—1.4 percent less than the total in December 1957. The caseload declined in each month of the year except October, when there was an increase of 1,100. Part of that

rise resulted from a change in reporting definitions under the 1958 amendments. All month-to-month changes in the national caseload were relatively small, but for each of the 12 months a majority of the States showed declining caseloads. The average payment per recipient in December 1958 was \$64.16, an increase of \$3.47 from December 1957. During the year the average payment rose \$4 or more in 19 States. Of the 27 States with average payments below the national average at the end of 1957, 11 raised their averages during the year by \$4 or more, and in seven additional States the increases were \$2-\$3.

In December 1958, persons receiving aid to dependent children numbered 2,850,000—14.1 percent more than the total a year earlier. Nationally and in most of the States, the number of recipients rose each month of the year. Monthly increases for the Nation during the summer of 1958 were relatively small, but for the first time in 9 years the number of recipients failed to decline in at least one of the summer months. From December 1957 to December 1958, the number of persons aided increased by more than 10.0 percent in about two-thirds of the States. The national average payment per recipient rose from \$26.90 in December 1957 to \$28.29 in December 1958. During the year the average pay-

	December 1958	November 1958	December 1957	Calendar year 1957	1958
Civilian labor force, ^{1 2} total (in thousands)	68,081	68,485	67,770	67,946	67,530
Employed	63,973	64,653	64,396	65,011	64,979
Unemployed	4,108	3,833	3,374	2,936	2,551
Personal income (in billions, total seasonally adjusted at annual rates) ^{1 3}	\$359.3	\$360.4	\$343.6	\$347.9	\$330.5
Wage and salary disbursements	242.9	242.0	238.8	238.1	227.3
Proprietors' income	45.2	45.1	40.5	43.0	42.4
Personal interest income, dividends, and rental income	42.6	44.2	40.1	43.0	40.0
Social insurance and related payments	20.6	21.1	17.7	16.0	13.5
Public assistance	3.1	3.1	2.9	2.8	2.6
Other	11.7	11.6	10.4	11.6	10.5
Less: Personal contributions for social insurance	6.8	6.8	6.8	6.6	5.7
Consumer price index, ^{1 4} all items	123.7	123.9	122.3	120.2	116.2
Food	118.7	119.4	118.2	115.4	111.7
Medical care	147.3	147.0	141.7	138.0	132.6

¹ Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

² Bureau of the Census. Beginning with 1957 data, two relatively small groups of persons formerly classified as employed ("with a job but not at work") are assigned to different classifications, mostly to the unemployed. The change in definitions lowers employment estimates by about 200,000-300,000 a month

for recent years and raises unemployment estimates by almost the same amount.

³ Data from the Office of Business Economics, Department of Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement*, 1957, page 9, table 1.

⁴ Bureau of Labor Statistics.

ment per recipient increased in 42 States—in some States by more than \$5. Of the 11 States with decreases in the average payment per recipient, 3 had declines of more than \$1.

For aid to the blind the number of recipients in December 1958 (110,000) was 1.3 percent higher than in December 1957. An increase of \$1.94 brought the national average payment per recipient to \$68.29; 37 States reported higher average payments.

In the 48 States with programs of aid to the permanently and totally disabled, the 328,000 recipients in December 1958 represented an increase of 12.6 percent from the number in December 1957. More than a third of the increase was concentrated in California, Illinois, and Texas. The national average payment per recipient rose from \$60.15 in December 1957 to \$62.51 in December 1958. Average payments increased in more than three-fourths of the States.

In general assistance, cases on the rolls in December 1958 numbered 434,000—25.9 percent more than the total a year earlier. The total number of persons receiving this type of assistance in December 1958 was estimated at 1,245,000—37.3 percent more than the total in December 1957. The 1958 high of 454,000 cases was reached in April. Successive monthly declines from May through September reduced the caseload to 381,000. These declines were attributable largely to seasonal influences and improvement in economic conditions and, in part, to temporary unemployment insurance benefits, which became payable in the summer and early fall in a number of States. The general assistance caseload increased only moderately in October and November but in December rose 10.5 percent. The national average payment per general assistance case was \$59.74 in December 1957 and \$68.88 in December 1958.

- The number of beneficiaries receiving monthly benefits under the old-age, survivors, and disability insurance program totaled about 12½ million by the end of 1958. To put into effect the benefit increases provided by the 1958 amendments, effective with benefits for January 1959, certain operations affecting statisti-

cal data were suspended for December. December 1958 figures on monthly benefit and lump-sum awards and on monthly benefits in current-payment status are thus not available, and the references to these data in the discussion that follows are to November or to the 11-month period January–November.

The rise (1.3 million) from January to November in the number of beneficiaries in current-payment status was larger than that in any full year but 1957, when there was a record increase of 2.0 million. Old-age (retired-worker) beneficiaries accounted for almost 56 percent of the 1.3-million increase, and in November they numbered 6.9 million or 12 percent more than the total at the end of 1957. Disabled workers aged 50–64 receiving disability insurance benefits—first payable for July 1957—showed the largest percentage rise (59 percent) and numbered 238,000 in November. About 30,000 benefits were going to wives, husbands and dependent children of disabled-worker beneficiaries; these benefits were first payable for September 1958. The 11-month rise in the number of beneficiaries receiving the other types of monthly benefits ranged from 4 percent for aged dependent parents to 13 percent for widows or widowers.

Monthly benefits in current-payment status in November 1958 totaled \$697.5 million—approximately 15 percent more than the monthly rate at the end of 1957. The substantial growth in the number of beneficiaries accounted for most of the increase in the monthly benefit amount. A contributing factor was the repeal by the 1958 amendments of the "offset" provision, under which disability insurance benefits and child's benefits payable to disabled dependent children aged 18 or over (whose disability began before age 18) were reduced by payments based on disability payable under certain other programs. Another factor was the rising proportion of benefits based on recent higher earnings and with as many as 5 years of lowest earnings and periods of total disability omitted from the benefit computation.

About 10.1 million men aged 65 or over and women aged 62 or over were receiving monthly benefits in

November 1958—1 million more than in December 1957. About two-thirds of the aged beneficiaries were retired workers receiving old-age benefits; their average monthly benefit was \$66.35—an increase of \$1.77 from the December 1957 average. Persons receiving wife's or husband's benefits represented 19 percent of the aged group; those receiving widow's or widower's benefits, 12 percent; and those receiving parent's benefits, less than 1 percent. Mother's and child's benefits (including child's benefits going to disabled persons whose disability began before they reached age 18) were being paid to almost 2.1 million persons—159,000 more than at the end of 1957.

During the period January–November 1958, approximately 2.1 million monthly benefits were awarded. Although the total was less than the record number awarded in 1957, this 11-month figure was greater than the total for any other full year. Included in the total were 1,042,000 old-age benefits awarded to retired workers and 131,000 benefits to disabled workers. About 461,000 monthly benefits were awarded to wives, husbands, and children of retired or disabled workers and 489,000 to widows, widowers, orphaned children, and dependent parents of deceased workers. All types of benefits shared in the decline from the number awarded in 1957.

Almost 684,000 lump-sum death payments were awarded in the first 11 months of 1958, only 35,000 less than the record number in 1957 and more than that in any other full year. The average lump-sum payment per worker was \$202.35.

Monthly benefit payments increased 16 percent in 1958, rising to a total for the year of \$8,443 million. Lump-sum death payments amounted to \$133 million, about \$6 million less than in 1957. The total amount of monthly and lump-sum benefits paid in 1958 was \$8,576 million—more than half a billion dollars greater than the amount paid in the 13 years 1940–52. Total benefits paid since the beginning of the program reached \$41.3 billion by the end of 1958.

A period of disability was established during 1958 for about 185,000

(Continued on page 28)

Growth in Employee-Benefit Plans, 1954-57

by ALFRED M. SKOLNIK and JOSEPH ZISMAN*

More than \$5.6 billion was paid under employee-benefit plans during 1957 to workers covered by the plans and to their dependents. Because many of the plans supplement government measures for economic security, their operations are of special interest to students of social security and are reported each year in the Bulletin. The following article, in addition to bringing together information on developments during 1954, 1956, and 1957, describes the type of benefits furnished and the methods used to underwrite them.

DESPITE the downswing in the economy in late 1957, employee-benefit plans showed growth for the year as a whole. Coverage under the major types of plans expanded 2-10 percent, aggregate contributions increased 13 percent, and aggregate benefit payments rose 16 percent from 1956 to 1957. These data and other developments in the field of employee health and pension plans are discussed and analyzed in this article, which continues the annual BULLETIN series initiated in 1958.¹

The term "employee-benefit plan," as used here, denotes any type of plan sponsored or initiated unilaterally or jointly by employers and employees and providing benefits that stem from the employment relationship and that are not underwritten or paid directly by government (Federal, State, or local). For reasons cited in the 1958 article, private plans written in compliance with State temporary disability insurance laws have been included in the series, but workmen's compensation and statutory provisions for employer's liability have been excluded. Also excluded are retirement and sick-leave plans for government employees, where the government in its capacity as an employer pays benefits directly to its employees.

This concept of "employee-benefit

plan" and the problems posed by inclusion or exclusion of individual items were examined and reviewed by a small group of consultants called together by the Division of Program Research early in 1958. For the most part, the group agreed that the concept used was adequate and useful and that the classifications adopted were probably the most practical since much of the available data do not permit further refinements.

At the suggestion of the group the tables now show separately, wherever possible, data on temporary disability benefits and hospital benefits provided under private plans written in compliance with compulsory temporary disability insurance laws in California, New Jersey, and New York. In this way, persons desiring to limit data on employee-benefit plans to purely voluntary activity can subtract from the totals the private plans under temporary disability insurance laws.

Besides determining whether particular types of private plans are to be classified as social insurance or as employee-benefit plans, decisions need to be made as to what kinds of benefits are properly included as "employee benefits." In general, the intent is to include benefits that are designed to supplement social insurance benefits and add to the economic security of the employee and his dependents by providing payments in cases of premature death, accidents, sickness, retirement, and unemployment. In these plans the risks are generally covered

through prepayment arrangements, whereby contributions or premiums are collected in advance to meet the cost of the specified benefits that are provided when the contingency occurs.

The series thus excludes such "fringe" benefits as paid vacations, holidays, and rest periods; leave from work with pay (except sick leave); savings and stock purchase plans; discount privileges; and free meals. One minor inconsistency may be noted—the exclusion of dismissal and separation allowances paid to workers upon discharge from employment. These benefits conceptually might be included under "supplemental unemployment benefits" but have been excluded because there are no reliable estimates as to their magnitude.

The rapid growth of employee-benefit plans in recent years and the increasing reliance of employees and their dependents on these plans for their well-being and security have been accompanied by growing concern on the part of the Federal Government and the States for the sound administration of the plans. As a result the Eighty-fifth Congress enacted the Welfare and Pension Plans Disclosure Act (Public Law 85-836), approved by the President on August 28, 1958. Between 1955 and 1957, six States—California, Connecticut, Massachusetts, New York, Washington, and Wisconsin—also enacted legislation. All these laws require the filing of plans and annual reports on their operations, with copies to be made available for inspection by interested parties and the public. The State laws, in addition, have certain regulatory features. All the States exclude plans that do not involve a trust fund; other exemptions vary from State to State.

The Federal law, which became effective January 1, 1959, covers all plans except those covering 25 or fewer employees, plans administered by

* Division of Program Research, Office of the Commissioner.

¹ See Alfred M. Skolnik and Joseph Zisman, "Growth in Employee-Benefit Plans," *Social Security Bulletin*, March 1958.

an agency or instrumentality of the Federal Government or of a State, and plans established and maintained solely to comply with workmen's compensation or temporary disability insurance laws. The law requires that plan descriptions and annual reports must be filed with the Secretary of Labor. The plan description is to include the schedule of benefits, the source of financing, the method of underwriting, claims procedures, and the relationship to collective bargaining agreement. The annual report, to be published within 120 days after the end of the plan's calendar or fiscal year, must show data on amounts contributed, benefits paid, employees covered, assets, liabilities, and underwriting and administrative expenses.

Information of this kind could provide valuable data for the study of characteristics of plans as well as of magnitudes and trends in coverage, contributions, benefits, and related items. Some difficulties in securing uniform and complete data may be encountered, however, since plan administrators are not required to use the forms prepared and made available by the Secretary of Labor. Moreover, the Secretary of Labor has no enforcement or interpretative powers.

Types of Benefits

The types of benefits provided by employee-benefit plans reflect to a large extent the manner in which they are underwritten. Three ways of underwriting are generally used: (1) insurance through commercial insurance carriers; (2) insurance through nonprofit Blue Cross, Blue Shield, and other medical-society-sponsored organizations; and (3) insurance through other organizations or self-insurance by the employers, trade unions, employee mutual benefit associations, or union-management funds providing the benefits (table 1).

Commercial carriers underwrite all types of benefits except paid sick leave and supplemental unemployment benefits. Blue Cross and Blue Shield plans underwrite only hospitalization, surgical, and other medical care benefits. The other types of

Table 1.—*Estimated employee coverage of employee-benefit plans,¹ by type of benefit and method of underwriting, December 31, 1957*

(Numbers in millions)

Type of benefit	Employees covered by plans insured through—							
	Total		Commercial insurance		Blue Cross or Blue Shield		Other	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Benefits for private and public employees:								
Life insurance and death benefits ²	37.9	100.0	36.0	95.0	-----	-----	1.9	5.0
Accidental death and dismemberment ²	18.4	100.0	18.4	100.0	-----	-----	-----	-----
Hospitalization ⁴	37.1	100.0	18.4	49.6	16.5	44.5	2.2	5.9
Surgical ⁴	35.1	100.0	19.0	54.1	13.6	38.8	2.5	7.1
Regular medical ⁴	24.9	100.0	11.3	45.4	11.1	44.6	2.5	10.0
Major medical expense ⁴	5.1	100.0	5.1	100.0	-----	-----	-----	-----
Benefits for private employees only:								
Supplemental unemployment benefits ⁴	1.9	100.0	-----	-----	-----	-----	1.9	100.0
Temporary disability, including formal sick leave ⁷	25.8	100.0	21.4	82.9	-----	-----	4.4	17.1
Retirement ⁸	17.7	100.0	4.5	25.4	-----	-----	13.2	74.6

¹ Plans whose benefits flow from the employment relationship and are not underwritten or paid directly by government (Federal, State, or local). Excludes workmen's compensation required by statute and employer's liability.

² Group and wholesale life insurance coverage (Life Insurance Association of America, *Group Insurance and Group Annuity Coverage*, 1957) and self-insured death benefit plan coverage (based on data for various trade-union, mutual benefit association, and company-administered plans).

³ Data from the Life Insurance Association of America (see footnote 2).

⁴ Data from *Extent of Voluntary Health Insurance Coverage in the United States* (Health Insurance Council, 1957) and from the Life Insurance Association of America (see footnote 2). In estimating number of employees covered under plans other than group insurance and union and company plans, 75 percent of all subscribers assumed to be employees.

Data for hospitalization, surgical, and regular medical coverage include employees covered by group major medical expense insurance under both supplementary and comprehensive plans.

⁵ Includes private hospital plans written in compliance with State temporary disability insurance law in California.

⁶ Based on trade-union and industry reports. Excludes dismissal wage and separation allowances.

⁷ Data from the Health Insurance Council (see footnote 4). Includes private plans written in compliance with State temporary disability insurance laws in California, New Jersey, and New York.

⁸ Estimated by the Division of the Actuary, Social Security Administration. Includes pay-as-you-go and deferred profit-sharing plans, plans of nonprofit organizations, union pension plans, and railroad plans supplementing the Federal railroad retirement program; excludes annuities.

insured or self-insured plans provide all kinds of employee benefits except "accidental death and dismemberment" insurance and "major medical expense" insurance.²

Regardless of the method of underwriting, most employee-benefit plans extend protection to dependents of employees for specified types of benefits. Particularly in the field of medical care protection, it is a common practice for the wives and children of employees to be covered for hospitalization, surgical, and other medical benefits, though sometimes their benefits are lower than those of the worker. A small but growing number of dependents are also being covered for life insurance through the employee plan.

² These terms refer to specified types of insurance contracts. The risks they cover, however, may be self-insured. Major medical expense insurance, for example, is designed to cover, in part, the cost of extended illnesses or injuries. Most group-practice medical prepayment plans provide comprehensive care that covers such illnesses or injuries.

A brief description of the types of benefits and the method of underwriting them follows.³

Life Insurance and Death Benefits

About 95 percent of all employees covered through their place of employment against the contingency of death, on or off the job, are protected through group life insurance contracts purchased from private insurance companies by employers, unions, mutual benefit associations, and union-management funds. The remaining 5 percent are protected through self-insurance. The data in tables 1 and 2 slightly overstate the number and percentage of wage and salary workers covered by group life insurance, since some group policies

³ For a more detailed description of employee-benefit plans, see "Voluntary Health Insurance and Medical Care Costs, 1948-55," *Social Security Bulletin*, December 1956, and Joseph Zisman, "Private Employee-Benefit Plans Today," *Social Security Bulletin*, January 1957.

are sold to trade, farm, professional, and other associations that cover their members whether or not they are in the labor force. According to a study by the Institute of Life Insurance, more than 3 percent of the group life certificates held in 1956 were issued to members of such associations.⁴ It may be supposed that a similar overstatement exists with respect to coverage data on the group insurances that provide benefits for accidental death and dismemberment and hospital, surgical, regular medical, major medical, and temporary disability benefits.

Group life insurance provides cash benefits to the employee's survivors in the event of his death, whether natural or accidental. The benefits may be in flat amounts, in amounts graduated according to earnings (usually the equivalent of 1 year's salary), or occasionally in amounts related to period of service or class of employment. Most of this insurance is in the form of 1-year, renewable term policies, with no cash-surrender, paid-up, or other nonforfeitable features. In the event of total and permanent disability the contract usually provides for a waiver of premium and frequently for the payment of the face value of the policy either in a lump sum or in installments.

Accidental Death and Dismemberment Insurance

Accidental death and dismemberment insurance, often referred to as "double indemnity" insurance, is generally issued in conjunction with group life insurance. It provides benefits in the event of death or dismemberment caused by external violent and accidental means and customarily covers both occupational and nonoccupational cases. The amount of the benefit is usually the same as under group life insurance, though frequently the maximum is lower.

Hospitalization Insurance

About half the employees having hospital protection through their job are insured through group insurance contracts issued by commercial car-

riers. These contracts provide cash indemnity benefits—generally in the form of reimbursement of (1) the cost of semiprivate room and board up to a stated amount per day for a specified period and (2) the cost of ancillary services, limited to an amount that is related to the maximum amount of the daily benefit.

Forty-four percent of the employees are covered by group contracts issued by Blue Cross plans and by certain Blue Shield plans. These plans generally provide service benefits; that is, the hospitals are compensated directly by the plan for the full costs of specified hospital care, usually semiprivate room and board for specified periods and stated ancillary benefits.

The remaining 6 percent of the employees with hospital expense protection are subscribers or members of "independent" prepayment plans that usually make their own direct arrangements with hospitals. These plans are sponsored by consumers or communities, operated by physicians engaged in the group practice of medicine, or established by trade unions or employers. Only workers who belong to these plans by virtue of their employment status are included in the data.

Surgical and Regular Medical Expense Insurance

Insurance against surgical and regular medical expenses⁵ is provided by the same types of organizations that offer hospital expense insurance. Commercial insurance is the most prevalent—covering 54 percent of all employees with surgical expense insurance and 45 percent of those with regular medical expense insurance. Together, the Blue Shield plans and certain Blue Cross plans cover 39 percent of the employees who have surgical expense insurance and 45 percent of those who have regular medical expense insurance, and the independent plans cover the remainder—7 percent and 10 percent.

For these types of insurance as for hospital expense insurance, com-

⁵ The term "regular medical expense" refers to medical expense, other than the cost of hospital care and surgery, that does not come under the category of "major medical expense."

mercial carriers provide cash indemnity benefits. The employee is reimbursed for surgical expenses in accordance with a schedule of fees for surgical procedures. For regular medical expenses he is paid a specified allowance per physician's visit at the home, office, or hospital; the allowance is sometimes limited to a fixed amount per day, to a stated number of visits, or to a maximum dollar amount. These amounts do not necessarily cover charges in full.

Blue Shield and a number of Blue Cross plans provide surgical and regular medical expense insurance either on a service or a cash basis. For employees whose income is less than a specified amount, a service benefit is, in effect, often provided; the surgeon or physician is paid directly by the plan under agreements with participating physicians whereby the amount of reimbursement shown in the fee schedule is considered as payment in full for services rendered. When the employee's income exceeds the specified amount, any excess of the surgeon's or physician's charge over the reimbursement provided by the fee schedule is his responsibility.

The independent plans, which are often group-practice plans, tend to provide a broad range of surgeons' and physicians' services both in and out of the hospital, generally on a service basis.

Major Medical Expense Insurance

Major medical expense insurance is one of the newest forms of health insurance to be developed by commercial insurance companies.⁶ Two types of group major medical insurance are found—supplemental and comprehensive. The former is designed to supplement the basic protection provided under hospital, surgical, and regular medical expense insurance in cases of extended periods of illness or when large expenses are incurred—for example, when intricate surgical procedures or private day and night nurses are required. Comprehensive major medical expense insurance includes both

⁶ Some Blue Cross-Blue Shield plans also offer major medical expense insurance.

⁴ *Life Insurance Fact Book*, 1958 edition, page 29.

the basic and the major medical protection in the same contract. In both types, the insurance generally reimburses in cash for a fixed percentage (usually 75-80 percent) of all specified medical care expenses up to a maximum dollar limit, after a specified "deductible" amount is initially paid by the insured person. In the data presented in this article, workers with comprehensive major medical expense insurance are counted as having basic hospital, surgical, and regular medical expense protection.

Supplemental Unemployment Benefits

Supplemental unemployment benefits, first introduced on a large scale in 1955 as a result of union-company negotiations in the automobile industry, are designed to supplement the unemployment benefits provided workers through the Federal-State unemployment insurance programs. These plans provide for the establishment of trust funds financed by employer contributions. Commercial

carriers do not participate in the underwriting of this risk.

In general, under the plans in certain mass-production industries, the intent is to ensure that combined State and private plan weekly benefits will be equivalent to 65 percent of the after-tax, straight-time pay, up to a specified maximum. The duration of benefits is related to length of employment. The amount or duration of the benefit, or both, may be reduced in accordance with the financial status of the trust funds.

Temporary Disability Benefits, Including Formal Sick Leave

Protection against loss of earnings during periods of temporary disability may take the form of weekly cash sickness benefits or of paid sick leave. In three States—California, New Jersey, and New York—temporary disability insurance laws make coverage mandatory but permit employers the option of providing protection for their workers through a

private plan insured by a commercial carrier or through self-insurance.⁷ About 28 percent of the Nation's wage and salary workers with private disability coverage are protected by insured or self-insured private plans under these three State laws (table 2).

More than four-fifths of the employees having private disability protection are covered for weekly cash sickness benefits through group accident and sickness insurance policies purchased from commercial carriers by employers, unions, employee mutual benefit associations, and union-management trust funds. Less than 7 percent of the employees are covered by self-insured plans (excluding sick-leave plans) administered by these groups. Under both insured and self-insured plans, the benefits are designed to replace a portion of

⁷ In Rhode Island and the railroad industry, covered employees are compulsorily insured through publicly operated cash sickness funds that do not permit the substitution of private insurance for the government coverage.

Table 2.—Estimated number and percentage of wage and salary workers and their dependents covered under employee-benefit plans,¹ by type of benefit, December 31, 1954, 1956, and 1957

Type of benefit	Numbers (in millions)									Covered employees as percent of employed wage and salary labor force ²		
	1954			1956			1957			1954	1956	1957
	Total	Employees	Dependents	Total	Employees	Dependents	Total	Employees	Dependents			
Benefits for private and public employees:												
Life insurance and death benefits ³	30.9	29.8	1.1	37.8	35.5	2.3	40.6	37.9	2.7	56.2	62.6	66.3
Accidental death and dismemberment ⁴	14.0	14.0	—	17.3	17.3	—	18.4	18.4	—	26.4	30.5	32.2
Hospitalization ⁵	75.3	31.1	44.2	89.0	35.6	53.4	93.9	37.1	56.8	53.7	62.8	64.9
Written in compliance with law.....	1.7	1.7	—	1.9	1.9	—	2.0	2.0	—	—	—	—
Surgical ⁶	66.2	27.8	38.4	82.0	33.2	48.8	87.9	35.1	52.8	52.5	58.6	61.4
Regular medical ⁶	38.1	17.0	21.1	54.6	22.7	31.9	60.7	24.9	35.8	32.1	40.0	43.5
Major medical expense ⁶	1.9	.8	1.1	8.3	3.6	4.7	12.4	5.1	7.3	1.5	6.3	8.9
Benefits for private employees only:												
Supplemental unemployment benefits ⁷	—	—	—	2.0	2.0	—	1.9	1.9	—	—	4.1	3.9
Temporary disability, including formal sick leave ⁸	22.9	22.9	—	25.2	25.2	—	25.8	25.8	—	49.9	51.4	52.5
Written in compliance with law.....	6.7	6.7	—	7.0	7.0	—	7.2	7.2	—	—	—	—
Retirement ⁹	14.1	14.1	—	16.3	16.3	—	17.7	17.7	—	30.7	33.3	36.0

¹ Plans whose benefits flow from the employment relationship and are not underwritten or paid directly by government (Federal, State, or local). Excludes workmen's compensation required by statute and employer's liability.

² Coverage of private and public employees related to average number of full-time and part-time employees—53.0 million in 1954; 56.7 million in 1956; and 57.2 million in 1957. Coverage of private employees related to private wage and salary employed labor force—45.9 million in 1954; 49.0 million in 1956; and 49.1 million in 1957. (U. S. Income and Output, A Supplement to the Survey of Current Business, 1958, table VI-14.)

³ Group and wholesale life insurance coverage (Life Insurance Association of America, *Group Insurance and Group Annuity Coverage*, 1954, 1956, and 1957) and self-insured death benefit plan coverage (based on data for various trade-unions, mutual benefit association, and company-administered plans).

⁴ Data from the Life Insurance Association of America (see footnote 3).

⁵ Data from *Extent of Voluntary Health Insurance Coverage in the United States* (Health Insurance Council, 1954, 1956, and 1957) and from the Life Insurance Association of America (see footnote 3). In estimating number of employees covered under plans other than group insurance and union and company plans, 75 percent of all subscribers assumed to be employees. Data for hospitalization,

surgical, and regular medical coverage include employees and their dependents covered by group major medical expense insurance under both supplementary and comprehensive plans. Comprehensive major medical plans, which include both basic hospital-surgical-medical benefits and major medical expense protection in the same insurance contract, covered 22,000 employees and 29,000 dependents in 1954; 551,000 employees and 862,000 dependents in 1956; and 1,185,000 employees and 1,950,000 dependents in 1957.

⁶ Includes private hospital plans written in compliance with State temporary disability insurance law in California, shown separately in next line.

⁷ Based on trade-union and industry reports. Excludes dismissal wage and separation allowances.

⁸ Data from the Health Insurance Council (see footnote 5). Includes private plans written in compliance with State temporary disability insurance laws in California, New Jersey, and New York, shown separately in next line.

⁹ Estimated by the Division of the Actuary, Social Security Administration. Includes pay-as-you-go and deferred profit-sharing plans, plans of nonprofit organizations, union pension plans, and railroad plans supplementing the Federal railroad retirement program; excludes annuitants.

weekly pay for a specified number of weeks a year or for each disability, after an uncompensated waiting period—usually 7 days (in case of accident, the waiting period is often waived).

Paid sick-leave plans formally established by employers are estimated to extend to more than one-fifth of all employees with private disability protection; more than half of them supplement benefits provided through group insurance. Paid sick-leave benefits are generally characterized by the continuance of wages or salary in full for a specified number of days or weeks of illness—usually without a waiting period.

Temporary disability insurance is designed to cover disabilities not compensable under workmen's compensation laws. In recent years, maximum benefits paid under workmen's compensation for occupational disability have failed to keep up with either wage levels or benefits for nonoccupational disability under group accident and sickness insurance. As a result, there has been a tendency for the latter to cover also occupational disability. In such cases, the benefits supplement the workmen's compensation payments up to the level provided for nonoccupational disabilities. These benefits are included in the tables under the benefit category "temporary disability, including formal sick leave." As noted earlier, statutory payments under workmen's compensation are excluded from the series.

Retirement Benefits

Although commercial insurance carriers underwrite the majority of pension plans, these insured plans cover only an estimated one-fourth of the employees in pension plans and deferred profit-sharing plans; the noninsured plans cover the remaining three-fourths. The average size of insured plans is smaller than that of noninsured plans because small groups do not lend themselves to self-insurance.

Under an insured pension plan, specified premiums are paid to an insurance company at regular intervals. The insurance company invests the money and guarantees that the reserves thus accumulated will

be sufficient to provide the contemplated benefits. Under "deposit administration" plans, premiums are not directly allocated to the purchase of benefits for specific employees but are maintained on deposit in an undivided account. When an employee retires, the insurance company withdraws an amount sufficient to purchase (at the then guaranteed rates) the life annuity to which he is entitled under the plan.

Noninsured plans include "trusteed" pension plans, "pay-as-you-go" retirement plans, and deferred profit-sharing plans. Under trusteed pension plans, regular payments are paid into a trust—usually held by a bank or trust company, which holds, invests, and pays benefits in accordance with the terms of the trust and the plan provisions. The trustees assume no underwriting function. Most plans have some sort of funding arrangement under which reserves of varying degree are accumulated to meet future liabilities. Those plans that have no funding and meet all benefit payments out of current revenues are often called pay-as-you-go plans.

The deferred profit-sharing retirement plans are financed, in whole or in part, from the employers' profits, with shares apportioned to the participants in a manner that takes their compensation and/or length of service (or participation) into account. Benefits at retirement are the result of the accumulations of the apportionments, the participating employee's contributions (if any), and the earnings thereon.

Most pension plans provide benefits in amounts related to the employee's earnings and service with the employer, although in a growing number the benefit is related to service only and in others the benefit is a flat amount. In determining the benefits to be paid, many plans take into account the benefits payable under the Federal old-age, survivors, and disability insurance program. The benefit normally becomes payable at a specified age—generally 65—and often after a minimum period of service. Some plans pay benefits in the event of total and permanent disability. Many contain vesting provisions that, under cer-

tain conditions, protect the benefit rights of employees leaving their employers before retirement age. Multi-employer plans, usually established under collective-bargaining agreements and administered jointly by management and trade unions, cover employees of a number of employers in one plan.

Trends, 1954-57

The growth of employee-benefit plans from the end of 1954 through 1957 may be measured in several ways. Employer and employee contributions to such plans during this period increased from \$6.9 billion to \$9.9 billion or 44 percent. Benefit outlays advanced from \$3.5 billion to \$5.6 billion or 59 percent. The easiest index of growth to comprehend, however, is that for coverage. In 1957, 66 percent of the Nation's employed wage and salary labor force had life insurance coverage, compared with 56 percent in 1954; 65 percent in 1957 had some form of health insurance coverage in comparison with 59 percent in 1954. During the 3-year period, coverage for temporary disability benefits was extended to more than half the non-governmental wage and salary labor force and that of private pension plans to more than one-third.

Coverage

According to data for the end of 1957, life insurance had moved forward and become the most common type of employee protection, with hospital expense insurance a close second (table 2). In 1954 the position of these two types of protection had been the reverse. Other types of plans showed no change in their order of prevalence during this period, with surgical expense insurance ranking third and supplemental unemployment benefits, the latest form of protection to be introduced on a large scale, last.

Of all types of plans, life insurance had the greatest increase since 1954 in the number of employee participants—an estimated 8.1 million—bringing the total covered in 1957 to 37.9 million. Contributing to this increase was the extension of protection to some 400,000 employees of the American Telephone and Tele-

graph Company and the associated operating companies of the Bell telephone system, nearly all of whom first obtained coverage in 1957.

Gains of 7.9 million and 7.3 million registered since 1954 for regular medical and for surgical expense insurance increased the employee coverage of these plans to 24.9 million and 35.1 million, respectively, by the end of 1957. The number of employees in hospitalization plans rose only 6.0 million, thus reducing the gap in coverage between hospital and surgical expense insurance from 3.3 million employees in 1954 to 2.0 million in 1957. This development is not surprising in view of the increased interest of employers and unions in providing workers with more complete medical care protection.

A somewhat similar situation has developed with respect to the coverage of dependents under employee-

benefit plans. Regular medical expense insurance protected some 14.7 million more dependents in 1957 than in 1954; the increase for surgical expense insurance was 14.4 million and for hospital expense insurance 12.6 million. As a result, hospital plans, while still covering more dependents than any other type of program—56.8 million in 1957—exceeded surgical plans in coverage of dependents by only 4 million in 1957 in contrast to 5.8 million in 1954.

In 1957, as in the preceding year, growth in coverage kept ahead of the growth in labor force for every type of employee benefit except supplemental unemployment benefits. The number of employees covered by new supplemental unemployment benefit plans in 1957 was practically negligible. Existing plans, which were concentrated in the industries (automobile and steel) with greater-than-average unemployment, had an

estimated drop in the number of employed workers—from 2.0 million at the end of 1956 to 1.9 million at the end of 1957.

In presenting the proportion of the labor force covered by the various employee-benefit plans, table 2 differentiates between plans that include data for government employees and those that do not. For the former, coverage is related to the entire employed wage and salary labor force. For the latter, which include the retirement, temporary disability, and supplemental unemployment benefit plans, coverage is related to the employed wage and salary labor force in private industry.

The greatest increases from 1954 to 1957 in the proportion of the labor force covered were found in regular medical expense insurance and life insurance. Forty-four percent of the wage and salary labor force had regular medical expense protection at the end of 1957, compared with 32 percent in 1954; 66 percent in 1957 and 56 percent in 1954 had life insurance. All other types of benefits (except temporary disability benefits) gained at least 5 percentage points.⁸

Contributions

Private retirement plans are responsible for the largest single share of employer and employee contributions to employee-benefit plans. Of the estimated total of \$9.9 billion contributed to all benefit plans in 1957, \$4.6 billion was used to finance retirement benefits (table 3). Next in order of magnitude were premiums for hospitalization and for life insurance protection, which took \$1.3 billion and \$1.1 billion, respectively.

Retirement plans also showed the greatest dollar increase in contributions from 1954 to 1957. Of the \$3.0-billion growth in total contributions during this period, retirement plans accounted for the largest share (\$1.1 billion), with hospitalization (\$0.6 billion) and life insurance (\$0.4 bil-

⁸ The proportion of wage and salary workers having various kinds of group health insurance may be somewhat understated, to the extent that working wives choose coverage through their husband's group plan rather than their own.

Table 3.—Estimated total employer and employee contributions¹ under employee-benefit plans,² by type of benefit, 1954, 1956, and 1957

Type of benefit	Amount (in millions)			As percent of aggregate wages and salaries ³		
	1954	1956	1957	1954	1956	1957
Total.....	\$6,897.4	\$8,751.4	\$9,908.9	-----	-----	-----
Benefits for private and public employees:						
Life insurance and death benefits ⁴	741.1	994.6	1,106.8	0.40	0.46	0.48
Accidental death and dismemberment ⁵	33.5	49.7	56.5	.02	.02	.02
Hospitalization ⁶	1,221.4	1,603.2	1,808.4	.66	.74	.79
Surgical and regular medical ⁷	684.2	897.5	1,018.4	.37	.41	.45
Major medical expense ⁸	18.0	94.0	169.0	.01	.04	.07
Benefits for private employees only:						
Supplemental unemployment benefits ⁹	-----	125.0	175.0	-----	.07	.09
Temporary disability, including formal sick leave ¹⁰	759.2	887.4	994.8	.47	.47	.50
Written in compliance with law.....	178.2	177.9	218.9	-----	-----	-----
Retirement ¹¹	3,440.0	4,100.0	4,580.0	2.12	2.17	2.31

¹ Excludes dividends in group insurance, except for 1954 contributions for temporary disability, hospitalization, surgical and regular medical, and major medical expense benefits.

² Plans whose benefits flow from the employment relationship and are not underwritten or paid directly by government (Federal, State, or local). Excludes workmen's compensation required by statute and employer's liability.

³ Amounts for private and public employees related to private and government wage and salary disbursements—\$186.3 billion in 1954, \$217.6 billion in 1956, and \$228.5 billion in 1957. Amounts for private employees related to private wages and salaries—\$161.9 billion in 1954, \$189.3 billion in 1956, and \$198.0 billion in 1957. (*U. S. Income and Output, A Supplement to the Survey of Current Business*, 1958, table VI-2.)

⁴ Group and wholesale life insurance premiums (Life Insurance Association of America, *Group Insurance and Group Annuity Coverage*, 1954, 1956, and 1957) and self-insured death benefit costs (based on data for various trade-union, mutual benefit association, and company-administered plans).

⁵ Data from Life Insurance Association of America (see footnote 4).

⁶ Data from "Voluntary Health Insurance and Medical Care Expenditures: A Ten-Year Review,"

Social Security Bulletin, December 1958. In estimating contributions for employees under plans other than group insurance and union and company plans, 75 percent of subscription income attributed to employed groups.

⁷ Includes private hospital plans written in compliance with State temporary disability insurance law in California; separate data not available for these plans.

⁸ Unpublished data from the Life Insurance Association of America. Includes premiums for group supplementary and comprehensive major medical insurance.

⁹ Based on trade-union and industry reports. Excludes dismissal wage and separation allowances.

¹⁰ Data from "Income-Loss Protection Against Short-Term Sickness," *Social Security Bulletin*, January 1959. Includes private plans written in compliance with State temporary disability insurance laws in California, New Jersey, and New York, shown separately in next line.

¹¹ Estimated by the Division of the Actuary, Social Security Administration. Includes contributions to pay-as-you-go and deferred profit-sharing plans, plans of nonprofit organizations, union pension plans, and railroad plans supplementing Federal railroad retirement program.

lion) ranking second and third. The greatest percentage gain was in the new and expanding field of major medical expense insurance, where contributions amounted to \$18 million in 1954 and \$169 million in 1957.

Since 1954, however, the proportion of the contributions going for retirement plans has dropped from 50 percent to 46 percent. Offsetting this drop to some extent has been the rise during the period in the proportion of total contributions going for major medical expense insurance—from less than 1 percent in 1954 to 2 percent in 1957. Supplemental unemployment benefits, which were not in existence in 1954, absorbed about 2 percent of contributions in 1957. All other types of plans consumed about the same portion of the contribution dollar in 1957 as in 1954 with the exception of temporary disability plans, which showed a drop from 11 percent to 10 percent.

Contributions to employee-benefit plans have represented an ever-increasing percentage of the Nation's total wage and salary bill. For every major type of benefit, contributions as a percentage of aggregate wages and salaries were higher in 1957 than in 1956 and, except for temporary disability benefits, higher in 1956 than in 1954. In presenting these percentages, the same procedure was followed in table 3 as in table 2: contributions have been related either to all wages and salaries or to wages and salaries in private industry only, depending on whether the type of benefit includes or excludes government employees.

For certain benefits the increase in contribution rates was greater for the single year 1957 than for 1955 and 1956 combined. Employer-employee contributions to retirement plans, for example, advanced from \$2.17 per \$100 of private wages and salaries in 1956 to \$2.31 in 1957, or 14 cents per \$100, in contrast to a rise of 5 cents per \$100 from 1954 to 1956. An increase of 3 cents per \$100 was registered for temporary disability benefits in 1957, but the preceding 2-year period had seen no change.

For other benefits, no slackening in the annual rate of increase of contributions is observable when al-

lowance is made for the use of the 2-year span 1954-56. Contributions under hospitalization plans, for example, absorbed 5 cents more per \$100 of aggregate wages and salaries in 1957 than in 1956. From 1954 to 1956 the increase was 8 cents per \$100, or the equivalent of 4 cents per \$100 at an annual rate. Contributions to other types of medical care plans also showed annual rates of increase that were greater in 1957 than in either of the earlier years. Life insurance plans, however, reported increases of only 2 cents per \$100 in 1957, compared with 6 cents per \$100 for the preceding 2-year period.

Nationwide data on the distribution of contribution costs between employers and employees are lacking for most types of employee benefits. Some unpublished data, however, are available from the Bureau of Labor Statistics community wage surveys for 1957-58, covering 8,600 manufacturing establishments with about 3 million office and plant workers in 17 major labor-market areas. The study shows that non-

contributory arrangements were most prevalent among employees covered by retirement plans. Four-fifths of the workers in firms with such plans had their benefits financed entirely by employers. For employees in firms providing basic hospital-surgical-medical benefits, the proportion in non-contributory plans was 59 percent. For life insurance and accidental death and dismemberment benefits, the proportion was 57 percent, and for temporary disability benefits (excluding sick leave), it was 54 percent. These proportions may be somewhat overstated, however, since plans financed entirely by employees are excluded from the labor-market surveys.

Benefits

While combined employer-employee contributions to employee-benefit plans increased 44 percent from 1954 to 1957, benefit payments jumped 59 percent (table 4). In dollars, however, the increase in benefits aggregated only \$2.1 billion, compared with the \$3.0-billion increase in contributions. Making up almost half

Table 4.—Estimated benefits paid under employee-benefit plans,¹ by type of benefit, 1954, 1956, and 1957

[In millions]				
Type of benefit	1954	1956	1957	
Total.....	\$3,526.5	\$4,824.8	\$5,602.6	
Benefits for private and public employees:				
Life insurance and death benefits ²	515.6	662.8	804.0	
Accidental death and dismemberment ³	25.1	30.5	33.0	
Hospitalization ⁴	1,079.9	1,495.4	1,714.1	
Written in compliance with law.....	5.1	6.3	6.8	
Surgical and medical ⁵	552.6	757.9	876.9	
Major medical expense ⁶	10.0	67.0	131.0	
Benefits for private employees only:				
Supplemental unemployment benefits ⁷		5.0	25.0	
Temporary disability, including formal sick leave ⁸	623.3	796.2	868.6	
Written in compliance with law.....	132.0	151.2	178.2	
Retirement ⁹	720.0	1,010.0	1,150.0	

¹ Plans whose benefits flow from the employment relationship and are not underwritten or paid directly by government (Federal, State, or local). Excludes workmen's compensation required by statute and employer's liability.

² Group and wholesale life insurance benefits (Institute of Life Insurance, *Life Insurance Fact Book*, 1958, and estimates made by the Social Security Administration) and self-insured death benefits (based on data for various trade-union, mutual benefit association, and company-administered plans).

³ Unpublished data from the Life Insurance Association of America.

⁴ Data from "Voluntary Health Insurance and Medical Care Expenditures: A Ten-Year Review," *Social Security Bulletin*, December 1958. In estimating benefits paid to employees under plans other than group insurance and union and company plans, 75 percent of benefit expenditures attributed to employed groups.

⁵ Includes private hospital plans written in compliance with State temporary disability insurance

law in California, shown separately in next line.

⁶ Unpublished data from the Life Insurance Association of America. Includes benefits paid under group supplementary and comprehensive major medical insurance.

⁷ Based on trade-union and industry reports. Excludes benefits held in escrow in States where litigation was pending on the legality of supplementing State unemployment insurance benefits with supplemental unemployment benefits. Excludes dismissal wage and separation allowances.

⁸ Data from "Income-Loss Protection Against Short-Term Sickness," *Social Security Bulletin*, January 1959. Includes private plans written in compliance with State temporary disability insurance laws in California, New Jersey, and New York, shown separately in next line.

⁹ Estimated by the Division of the Actuary, Social Security Administration. Includes benefits paid under pay-as-you-go and deferred profit-sharing plans, plans of nonprofit organizations, union pension plans, and railroad plans supplementing Federal railroad retirement program.

the dollar increase in benefit outlays were the hospitalization plans (\$0.6 billion) and pension plans (\$0.4 billion).

All types of plans showed percentage increases in benefit outlays from 1954 to 1957. Benefits under major medical expense insurance were more than 13 times what they had been in 1954, when the program was comparatively new. Supplemental unemployment benefits, first paid in mid-1956 under the automobile plans, jumped to an estimated \$25 million—five times the 1956 amount—as the beginnings of the recession were felt and the steel plans commenced payments.

Of the older types of benefit plans, retirement benefits showed the greatest percentage increase from 1954 to 1957—60 percent. Both hospitalization benefits and surgical and medical care benefits advanced 59 percent during this period. Benefits for temporary disability expanded the least—about 39 percent.

Responsible for the largest single benefit outlay in 1957, as in previous years, were hospital benefit plans. Benefits of \$1.7 billion—31 percent of all benefit payments (\$5.6 billion)—were disbursed under these plans. Next in magnitude were retirement benefits of \$1.2 billion, followed by surgical and regular medical expense expenditures of \$0.9 billion, accounting for 21 percent and 16 percent, respectively, of all benefits. In 1954, benefits under temporary disability plans ranked third and represented 18 percent of all disbursements; by 1957, such benefits accounted for less than 16 percent of the total.

Insurance After Retirement and During Lay-Off

Concern about the medical care problems of elderly persons and about the continued relatively high level of unemployment raises the question of what arrangements, if any, are made for continued coverage of the employee when he retires or is laid off temporarily.

In the past, coverage under employee-benefit plans has usually been dependent upon a worker's remaining on the active payroll. Under group life insurance and Blue Cross-Blue Shield health insurance the in-

dividual, upon leaving his job, could convert to individual insurance within specified periods, but often at higher rates that he had to pay entirely by himself.⁹

Commercial insurance carriers, though providing extended coverage for conditions arising before termination of employment, traditionally have not offered conversion privileges for group health insurance. Recently some companies have begun to do so. In New York State, under a new law becoming effective July 1, 1959, insurance carriers will be required to offer such privileges.¹⁰

Continuation of coverage of the retired worker as a member of the existing group is growing in significance.¹¹ The higher cost of covering older persons, however, presents a problem in financing that is often resolved by a reduction in benefits. In group life insurance—the type of coverage most frequently continued for retired employees—the amount of insurance is usually reduced at retirement on either a gradual or a one-time basis. Though the full cost of life insurance after retirement is most often borne by the employer, the cost is sometimes shared with active or retired employees or is borne entirely by employees. Sometimes the protection takes the form of group paid-up or permanent life insurance that has been purchased during the working years of the employee.

In group health insurance, it is difficult to determine on the basis of existing data the extent to which benefits for retired workers continuing in the group plan are less liberal than those for active employees. In Blue Cross-Blue Shield plans, there would seldom be any difference in levels of benefits. In the other plans, although the level might be the same, a dollar limit on annual benefits or

on lifetime benefits is frequently imposed after retirement. With few exceptions, the retired worker must be eligible to receive retirement benefits. In some plans he must also have a specified number of years of service, of years of coverage in the group as an active employee, or both. Other limitations are imposed on coverage of dependents: when an employee dies the plans seldom cover his dependents; in some plans, coverage is provided for the dependent spouse. Another limitation on benefits sometimes found is the practice of charging the benefits paid under health insurance against the group life insurance continued for the retired employee. When this practice is followed a limit is sometimes placed on the amount of life insurance that can be so absorbed.

Available data on the extent to which plans permit continuation of group insurance during temporary periods of unemployment are also limited. The Bureau of National Affairs, in its study of 400 collective bargaining agreements in effect in 1956 (covering some 2 million workers in various manufacturing industries), found that 22 percent of the life insurance plans continued coverage during periods of lay-off; the majority for as long as 6 months.¹² With respect to other forms of insurance, extension of coverage for a "brief period" beyond the usual grace period was found to be provided in approximately 5 percent of the plans having such benefits. Continued coverage for hospital and other medical care benefits was found to be much more common than coverage for temporary disability insurance.

Recent Trends in Retirement Plans

Private retirement programs continued in 1957 the rapid growth they had experienced since World War II. By the end of 1957, 17.7 million employees were covered. Total contributions to finance the plans rose to almost \$4.6 billion, reserves to \$34.8 billion, the number of beneficiaries to 1¼ million, and benefits to almost

⁹ Premium rates for life insurance always go up because conversion must be to a permanent type of insurance.

¹⁰ New York State Department of Labor, *Labor Legislation Enacted in New York State in 1958*, page 27.

¹¹ See Dorothy Kittner Greene and Harry E. Davis, "Changes in Selected Health and Insurance Plans, 1954 to 1958," *Monthly Labor Review*, November 1958, pages 1243-1249, and New York State Insurance Department, *Voluntary Health Insurance and the Senior Citizen*, 1958.

¹² Bureau of National Affairs, *Basic Patterns in Union Contracts*, fourth edition, October 1957.

Table 5.—Private pension and deferred profit-sharing plans: Estimated coverage, contributions, reserves, beneficiaries, and benefit payments, 1930-57¹

Year	Coverage, ² end of year (in thousands)			Employer contributions (in millions)			Employee contributions (in millions)			Reserves, end of year (in billions)			Number of beneficiaries, end of year (in thousands)			Amount of benefit payments (in millions)		
	Total	In- sured plans	Nonin- sured plans	Total	In- sured plans	Nonin- sured plans	Total	In- sured plans	Nonin- sured plans	Total	In- sured plans	Nonin- sured plans	Total	In- sured plans	Nonin- sured plans	Total	In- sured plans	Nonin- sured plans ³
1957----	17,700	4,500	13,200	\$3,900	\$1,230	\$2,670	\$680	\$300	\$380	\$34.8	\$14.0	\$20.8	1,250	370	880	\$1,150	\$260	\$890
1956----	16,300	4,100	12,200	3,490	1,110	2,380	610	290	320	30.3	12.4	17.9	1,130	330	800	1,010	230	780
1955----	15,200	3,900	11,300	3,190	1,100	2,090	550	280	270	26.5	11.2	15.3	990	290	700	860	200	660
1954----	14,100	3,700	10,400	2,930	1,030	1,900	510	270	240	23.0	9.9	13.1	870	260	610	720	170	550
1953----	13,100	3,500	9,600	2,930	1,010	1,920	480	260	220	19.8	8.8	11.0	740	220	520	620	150	470
1952----	11,600	3,200	8,400	2,510	910	1,600	430	240	190	16.9	7.7	9.2	640	190	450	540	130	410
1951----	10,900	2,900	8,000	2,260	820	1,440	380	210	170	14.2	6.6	7.6	540	170	370	460	110	350
1950----	9,800	2,600	7,200	1,750	720	1,030	330	200	130	11.7	5.6	6.1	450	150	300	380	90	290
1945----	6,400	-----	-----	830	-----	-----	160	-----	-----	5.4	-----	-----	310	-----	-----	220	-----	-----
1940----	4,100	-----	-----	180	-----	-----	130	-----	-----	2.4	-----	-----	160	-----	-----	140	-----	-----
1935----	2,700	-----	-----	140	-----	-----	90	-----	-----	1.3	-----	-----	110	-----	-----	100	-----	-----
1930----	2,700	-----	-----	130	-----	-----	70	-----	-----	.8	-----	-----	100	-----	-----	90	-----	-----

¹ Includes pay-as-you-go, nonprofit organizations, and union pension plans and deferred profit-sharing plans. Excludes railroad plans, except those supplementing the Federal railroad retirement program. In 1930, private railroad plans covered an average of 1.3 million employees and paid about \$30 million in benefits to about 50,000 beneficiaries. In 1935 they covered an average of 1.1

million workers and paid about \$40 million to about 60,000 beneficiaries.

² Excludes pensioners.

³ Includes refunds to employees; also lump sums under deferred profit-sharing plans.

Source: Social Security Administration, Division of the Actuary.

\$1.2 billion. Since 1950 coverage has increased more than 80 percent, contributions 120 percent, the number of beneficiaries 178 percent, and reserves and benefits have trebled (table 5). The data presented in table 5 have been considerably revised for the current article. Data on pension plans operated by trade unions and to which employers made no contributions are included for the first time; additional data with respect to multi-employer plans have made possible improved estimates of coverage, resources, benefits, and number of beneficiaries under such plans; and revised reports by the insurance industry and by the Securities and Exchange Commission have been taken into account. The revised estimates, prepared by the Division of the Actuary, reflect the same trends shown in the data presented last year.

Coverage

In 1957, 1.4 million employees were added to the coverage of private pension and deferred profit-sharing plans, bringing the total to an estimated 17.7 million. Nearly all these employees were also covered under the Federal old-age, survivors, and disability insurance program. Almost 3 out of 4 of those protected by private plans were under noninsured plans, and the remainder were under insured programs underwritten by insurance companies. Though cover-

age under noninsured programs has gone up since 1951 at a somewhat faster rate (65 percent) than that under insured plans (55 percent), the difference was not sufficiently great to alter appreciably the proportion of employees covered by each type. The increase in coverage in insured plans has been accompanied by a marked growth in deposit administration plans. In 1951, there were only 445,000 employees covered by such plans. By the end of 1957, the number had increased to 1,415,000—a rise of 27 percent from the preceding year and of 70 percent from 1954.¹³

Part of the expansion in coverage is the result of the natural growth resulting from increased employment in some establishments with plans and from the fulfillment by employees of eligibility requirements for coverage. Much of it results from the creation of new plans and the addition of new participating employers to existing multi-employer plans. Trade unions in industries consisting largely of small employers have continued their drive for the establishment of jointly administered multi-employer plans. The International Brotherhood of Teamsters, for example, early in the year reached an agreement with 2,000 food companies in Delaware, southern New Jersey, and Pennsylvania, establish-

ing a new employer-financed pension plan covering 25,000 employees. The International Alliance of Theatrical Stage Employees signed an agreement with 13 motion picture exchanges that provides for the establishment of an industry-wide pension plan covering 6,000 employees working in 34 cities.

Coverage by industry and by area is somewhat uneven, as shown by studies of the Bureau of Labor Statistics. Retirement plans in 1957 covered practically all the nonsupervisory workers in privately operated electric and gas utility systems employing 100 or more workers.¹⁴ In the motor-vehicle-parts manufacturing industry such plans were found in establishments (with 100 or more employees) that employed 85 percent of the production workers and 88 percent of the office workers.¹⁵ On the other hand, only one-sixth of the production workers in footwear manufacturing were employed in establishments (with eight or more employees) that had retirement plans.¹⁶ In the nonelectrical machinery industry, employment in establishments with retirement plans ranged from 20 percent in the Portland (Oregon) area to 91 percent in the Hartford area.¹⁷

¹⁴ *Monthly Labor Review*, July 1958, page 764.

¹⁵ *Ibid.*, February 1958, page 167.

¹⁶ *Ibid.*, April 1958, page 281.

¹⁷ *Ibid.*, September 1958, pages 997-998.

¹³ *Life Insurance Fact Book*, 1955 and 1958 editions.

Employer and Employee Contributions

Almost \$4.6 billion was contributed in 1957 by employers and employees to insured and noninsured pension plans—an increase of 12 percent from the preceding year and of 73 percent from 1951. A growing proportion of these sums was contributed to noninsured pension plans during the period—67 percent in 1957, 61 percent in 1951—although, as already pointed out, the total proportion of coverage by such plans has not changed.

The proportion contributed by employers to both insured and noninsured plans has been virtually the same—about 85 percent—from 1951 to 1957. Their contributions averaged about 80 percent of the total for insured plans and about 88 percent for noninsured plans throughout the period.

An average of \$269 per employee was contributed by employers and employees in 1957, an increase of only \$9 from 1956 and of \$14 from 1951, or less than 6 percent for the period. Employer contributions in 1957 averaged \$229 per employee, only 5 percent greater than in 1951, and employee contributions, which averaged \$40 per employee in 1957, had increased somewhat faster—about 9 percent. In insured plans the average contribution experienced a slow but steady decline (4 percent for employers and 9 percent for employees), and in noninsured plans it increased noticeably (11 percent for employer contributions and 34 percent for employees).

The average employee contributions cited above are obtained by dividing the total annual employee contributions by the average number of employees covered during the year. Actually, only a small proportion of the covered employees make contributions. In its analysis of provisions in effect in the winter of 1957-58, out of 100 plans under collective bargaining the Bureau of Labor Statistics found only 14 contributory plans—that is, plans requiring employee contributions.¹⁸ The 14 plans included only 12 percent of the 3.3

million covered workers. As already noted, unpublished data from community wage surveys conducted by the Bureau in 1957 and early 1958, covering both union and nonunion manufacturing establishments, reveal that 80 percent of the 2.1 million workers employed by firms with pension plans were in establishments reporting noncontributory plans. A study of provisions in effect in January 1957 in 290 large pension plans in New York State (plans covering at least 1,500 employees in that State) shows that one-fourth of the plans were contributory and an additional 4 percent contained both contributory and noncontributory features. In contributory plans, employee contributions generally ranged from 1.5-3.0 percent of the first \$3,000, \$3,600, or \$4,200 of annual wages¹⁹ (depending on when the plans were established or last amended) plus 3-5 percent of the excess.²⁰

Employer contributions to pension plans vary, of course, from plan to plan. In employer-administered plans the employer contributes the amount (over and above employee contributions) necessary to provide the benefits contemplated. The cost of past-service credits (credit for service before the plan was established) is almost always financed entirely by the employer. The type of funding, the composition of the covered group, and the benefit provisions determine the cost. The Bureau of Labor Statistics study shows that, in plans jointly administered by employers and trade unions, employer contributions generally range from 5 cents to 15 cents per manhour, or from 2 percent to 5 percent of payroll.

The Chamber of Commerce of the United States in its study of 1957 fringe costs illustrates the wide variations by industry in the expenditures for pension plans. In the 827 firms studied, employer payments ranged from an average of 2.6 percent of payroll in the wholesale and

retail trade to 8.6 percent in the petroleum industry.²¹ An illustration of how employer costs vary within a single industry is found in the experience of plans negotiated by employers in the steel industry and the United Steel Workers of America.²² These plans covered more than 950,000 members in 1956, almost 78 percent of whom were in bargaining units with 1,000 or more members. All the plans are noncontributory. Although the plans vary somewhat, 75-80 percent of the covered workers are under the "typical plan" that provides standard benefits. Some employers have complete discretion as to the method of funding. The vast majority, however, make contributions in amounts necessary to pay current pensions and to provide (in various degrees) advance funding of future pensions. Contributions for 83 percent of the covered members are paid into pension trusts. Insured plans and the partly insured and partly trusteed plans cover 11 percent, and the remainder are in unfunded plans. The average employer contribution per employee for the most recent fiscal year (usually the year ended December 31, 1957) was more than \$258. The average was less than \$50 for about 6 percent of the members; they were in the small nonfunded plans, some of which had no pensioners. More than \$400 per employee was contributed with respect to almost one-third of the workers covered, \$100-\$200 for almost 35 percent, and \$200-\$300 for about 38 percent.

Reserves

As of the end of 1957, \$34.8 billion was accumulated in reserves maintained by insured and noninsured private retirement programs—an increase of \$4.5 billion from 1956. Since 1951 the reserves had more than doubled.

Approximately 54 percent of the 1951 reserves, compared with 60 percent in 1957, was accumulated by

²¹ Chamber of Commerce of the United States, *Fringe Benefits 1957*, page 18.

²² United Steelworkers of America, *Special Report on Insurance, Pensions and Supplemental Unemployment Benefits*, Ninth Convention, September 15, 1958, pages 21-27.

¹⁸ Walter W. Kolodrubetz, "Characteristics of Pension Plans," *Monthly Labor Review*, August 1958, page 845.

¹⁹ These amounts correspond to the minimum earnings base for both contributions and benefits under old-age, survivors, and disability insurance in the original Social Security Act and successive amendments.

²⁰ New York State Department of Labor, *Pensions: Larger Plans in New York State, 1957* (Special Bulletin No. 232).

noninsured plans. During the same period the average reserve per covered employee rose from about \$1,000 to \$1,638 for noninsured plans and from \$2,400 to \$3,255 for insured plans. These increases reflect not only the additions to reserves resulting from liberalization of benefits, maturing of the plans, and improved funding arrangements but also to efforts—especially in noninsured plans—to improve the earnings of the funds held in reserve. A recent Securities and Exchange Commission report indicates, for example, that the proportion of the total of corporate pension fund assets that is invested in U. S. Government securities dropped from 30 percent in 1951 to 10 percent in 1957.²³ The proportion held in corporate bonds increased only from 45 percent to 54 percent and fluctuated between 52 and 54 percent in the period 1954–57. Preferred stocks, which constituted less than 4 percent of the total assets in 1951, amounted to about 3 percent in 1957. Common stocks, on the other hand, rose from less than 12 percent of the total assets in 1951 and from about 19 percent in 1954 to almost 25 percent in 1957. In dollar amounts, their book value rose from \$812 million to \$4,770 million. While the total assets of the funds trebled from 1951 to 1957, common stock holdings went up to almost six times what they had been. The Commission states that the increase in the average rate of earnings of corporate pension funds, from 3.58 percent in 1955 to 3.84 percent in 1957, reflects the shift to higher-yielding investments and the generally upward trend in interest rates.

Beneficiaries and Benefits

At the end of 1957, about 1¼ million pensioners were on the rolls of private plans—an increase of 131 percent from 1951. By far the largest number were beneficiaries of noninsured programs. Since 1951 there

has been an increase of 138 percent in the number of beneficiaries under such programs. In insured plans the increase was 118 percent.

Benefit payments in 1957 amounted to \$1,150 million, compared with \$1,010 million in 1956 and \$460 million in 1951. The bulk of these sums—more than three-fourths—was paid under noninsured programs in all 3 years. For almost nine-tenths of the 1957 beneficiaries, these benefits supplemented the benefits they received under the Federal old-age, survivors, and disability insurance program. An estimated 165,000 had worked in noncovered employment or retired before they had met the age or work requirements to qualify under the Federal program. The benefits under noninsured plans include refunds of employee contributions to individuals who withdraw from the plans before retirement and before accumulating vested deferred rights, payments of the excess of employee contributions to survivors of pensioners who died before they had received in retirement benefits an amount equal to their contributions, and lump-sum payments made under deferred profit-sharing plans. The nature of the available data does not permit the separation of these lump-sum payments from the amounts representing monthly retirement benefits. The average monthly retirement benefit, therefore, cannot be derived.

Few private pension plans appear to have been modified as a result of the 1956 amendments to the Social Security Act providing benefits to totally and permanently disabled employees aged 50 or over, according to a 1957 study of the National Industrial Conference Board.²⁴ Of 98 companies with pension plans without disability benefit provisions in 1955, only four added such a provision after the enactment of the 1956 amendments and another nine were

planning to do so. Most of these 13 companies had negotiated plans. Of 66 companies with plans that had disability provisions in 1955, practically none had changed or planned to change them to conform with the amended law. Almost half the 66 companies had provisions for offsetting the Federal disability benefits against their disability benefits, although only one-third had such provisions with respect to age-retirement benefits.

Provisions for retirement before the “normal” retirement age at the option of the employee seem to be increasing—especially in negotiated plans. Thus the Bankers Trust Company in its 1956 survey of 240 employer-administered retirement plans²⁵ reported that, of the plans with early retirement provisions, only 43 percent of the 43 “pattern plans” (all negotiated plans) and about 33 percent of the other 175 plans with such provisions permitted early retirement at the employee's option. The Bureau of Labor Statistics study reports that in 75 percent of the plans with early retirement provisions such retirement was at the employee's option.²⁶

Few instances are known in which retirement age for women was lowered following the 1956 amendment to the Social Security Act providing optional retirement at age 62 for women in covered employment. In the spring of 1957, the Executive Board of the International Ladies' Garment Workers Union proposed to its locals, joint boards, and departments that negotiations be undertaken to lower the retirement age for women from 65 to 62 in pension plans covering their members. In March 1957 the pension plan negotiated by the Textile Workers Union and the Berkshire-Hathaway Mills was amended to make such a reduction in the retirement age for women.

²³ Securities and Exchange Commission, *Corporate Pension Funds, 1957* (Statistical Series Release No. 1553), June 8, 1958.

²⁴ Harland Fox, “Company Disability Pensions and Federal Disability Benefits,” *Management Record*, September 1957, pages 320–322.

²⁵ Bankers Trust Company, *A Study of Industrial Retirement Plans*, 1956 edition, pages 12, 14.

²⁶ Walter W. Kolodrubetz, *op. cit.*, page 846.

Notes and Brief Reports

Proposed Social Security Budget, 1959-60*

President Eisenhower transmitted to Congress on January 19, 1959, the Budget of the United States for the fiscal year ending June 30, 1960. As in previous years, the largest part of the budget is devoted to the major national security programs, which include the military functions of the Department of Defense, development and control of atomic energy, stockpiling and expansion of defense production, and military assistance (part of the mutual security program). Of the \$76.8 billion in new obligational authority requested for 1959-60 under existing and proposed legislation, \$45.2 billion or about 59 percent of the total administrative budget is for these programs. Appropriation requests of \$2.1 billion for Social Security Administration programs represent 2.7 percent of the total administrative budget.

In earlier years, the BULLETIN report on the Social Security Administration budget has been in terms of actual and estimated expenditures. With this report the base is shifted to enacted and proposed appropriations in the belief that, for readers interested in studying program developments, these data will be more useful. Expenditures data alone give no indication of when Congress appropriated the money, when the obligation to pay was incurred, or when goods were delivered or services rendered. Estimated expenditures data reflect the expected demands on the Treasury for ready cash for disbursements in the period under consideration. Information of this nature is of undisputed value for monetary management purposes and for the formulation of the broadest national economic policy; it may not, however, be as useful for analyses of the growth of social insurance or public social welfare programs as the appropriations data.

Three types of new obligational

authority are defined in the Budget document—appropriations, contract authorizations, and authorizations to expend from debt receipts. Appropriations are defined as “authorizations to make expenditures from the general fund of the Treasury or from the various special funds.” The authorizations and expenditures from the general fund alone form the so-called administrative budget, and these are the totals most often quoted in newspaper and other discussions of the Budget. Authorizations and expenditures from the general fund and from the trust funds, the public enterprise funds, and other special funds make up the cash consolidated budget, which gives a more comprehensive view of the scope of Government operations. This year's report includes the pertinent data from trust and public enterprise funds as well as from general funds, which together yield the cash consolidated budget for the Social Security Administration.

Proposed appropriations for the Social Security Administration for 1959-60 total \$2.3 billion on the cash consolidated basis and \$2.1 billion on the basis of the administrative budget. Details of the proposals, with similar data for 1957-58 and the current fiscal year, are set forth in table 1.

Total appropriations for the grant programs of the Social Security Administration are budgeted at \$2,078.8 million for 1959-60. This sum represents 99.8 percent of the general funds requested under the administrative budget and 91.2 percent of the cash consolidated budget. The remainder consists of the salaries and operating expenses of the Office of the Commissioner of Social Security and of the Bureaus.

Total Federal, State, and local expenditures for public assistance payments and administration in 1959-60 are estimated at \$3,523.6 million and the Federal share at \$2,051.0 million. An appropriation of \$2,033.5 million is requested, with the remaining \$17.5 million to be supplied out of Federal balances in the States from collections and adjustments of

earlier years.¹ The estimate of total Federal expenditures calls for \$1,167.7 million for old-age assistance, \$654.8 million for aid to dependent children, \$50.9 million for aid to the blind, and \$177.9 million for aid to the permanently and totally disabled. The Federal total is \$58.7 million higher than the \$1,974.8 million (including a supplemental appropriation of \$168.4 million) estimated for 1958-59. This rise is accounted for by increases in average monthly payments to recipients, in the number of recipients, and in State and local administrative costs and especially by the combined net effect of amendments to the old-age, survivors, and disability insurance and the public assistance provisions, which will be in force for the full year 1959-60 but for only part of 1958-59. The number of recipients is expected to increase in all assistance programs except that for the aged; the decrease there reflects the continuing growth in the number of aged persons who receive old-age and survivors insurance benefits.

President Eisenhower's Budget Message stated the administration's position on Federal participation in public assistance payments:

Under the authority of recent legislation, an advisory council is being appointed by the Secretary of Health, Education, and Welfare to study the whole structure and financing of our public assistance programs. I have asked the Secretary to present to this council, at the earliest possible time, the issue of what constitutes an appropriate Federal share of these programs. I have also requested him to develop recommendations, after consulting the council, which can be presented to the Congress to increase State and local participation in the cost of the public assistance programs beginning in 1961. In this

¹ These public assistance balances available to the Federal Government fluctuate widely from year to year. They have ranged from more than \$50 million to less than the \$17.5 million estimated for 1959-60. Although their size in any given year is fortuitous, for that year their size affects the size of the appropriation proposal. For public assistance, therefore, and especially for the individual programs, expenditures data mirror program development more closely than do appropriations data.

* Prepared by Sophie R. Dales, Division of Program Research, Office of the Commissioner.

connection, I believe we must keep in mind the fact that the Federal share of such expenditures has increased to more than 57 percent on an overall basis and runs as high as 80 percent in many cases. I believe that this trend is inconsistent with our American system of government. If it continues, the control of these programs will shift from our State and local governments to the Federal Government. We must keep the financing and control of these programs as close as we possibly can to the people who pay the necessary taxes and see them in daily operation.

For the third time an appropriation is budgeted for grants for training and studies in the field of social security. Legislative authority for these grants was provided in the Social Security Amendments of 1956, but the implementing budget requests for 1956-57 and 1957-58 were not approved by Congress and were omitted from the budget presented for 1958-59. The present proposal calls for \$1.8 million: \$1.0 million for training grants to provide about 350 fellowships and traineeships for State and local public welfare personnel to make them better able to help assistance recipients attain self-support and self-care—one of the stated objectives of the 1956 amendments—and \$700,000 for the initiation of about 30 research and demonstration projects and studies of social security under grants, contracts, and jointly financed cooperative arrangements with public or nonprofit organizations and with States.

Grants to the States under the continuing Children's Bureau programs are proposed at the same level for 1959-60 as in the current fiscal year—\$43.5 million. Of this total, \$16.5 million is requested for maternal and child health services, including \$1.0 million for special projects for mentally retarded children—a program started in 1957; \$15.0 million is requested for crippled children's services; and \$12.0 million for child welfare services. Also requested is \$1.5 million for open heart surgery for children with congenital heart disease; this sum is proposed for later transmission in 1958-59 as a supplemental appropriation for

crippled children's services and would be available until the close of 1959-60.

Benefit payments from the old-age and survivors insurance and disability insurance trust funds are not subject to congressional appropriation. The Social Security Act, as amended, sets forth the conditions of eligibility, and all qualified applicants are paid benefits according to the specifications in the act. Administrative expenses, including the present construction of a headquarters building in Baltimore for the Bureau of Old-Age and Survivors Insurance, are subject to congressional approval in the form of annual overall limitations on expenditures, which are, in effect, appropriations from the trust funds.²

For 1959-60 the proposed limita-

² The 1956 amendments to the Social Security Act, which established the disability insurance trust fund, provide for disbursement of administrative expenses for the entire old-age, survivors, and disability insurance program from the old-age and survivors insurance trust fund and for subsequent reimbursement by the disability insurance trust fund of its share of these costs.

tion on salaries and expenses for the Bureau of Old-Age and Survivors Insurance is \$191.6 million, compared with \$173.5 million for 1958-59 and \$144.7 million for 1957-58. In addition, \$276,000 is proposed for reimbursement from the trust funds of salaries and expenses of the Office of the Commissioner of Social Security; this amount is in addition to the appropriation requested for the Commissioner's Office from general funds. Budgets of previous years had placed an overall limitation of \$31.0 million on construction expenditures. An added \$1.3 million is now proposed for later transmission in 1958-59 to meet additional space requirements. Completion of the building is expected in 1960.

For 1959-60, \$3.6 million is budgeted for the activities of the Bureau of Federal Credit Unions. Operating funds for this Bureau are derived from the fees it charges for services performed. These services include chartering new Federal credit unions, supervising established Federal credit unions, and making periodic examinations of their financial condition and operating practices. Since 1953

Table 1.—Appropriations ¹ budgeted for Social Security Administration programs, fiscal years 1957-58, 1958-59, and 1959-60

[In thousands]

Bureau, item, and source of appropriation	1957-58, enacted	1958-59			1959-60, proposed
		Enacted	Proposed for later trans- mission	Total	
Total, cash consolidated budget.....	\$1,966,400	\$1,997,043	\$206,010	\$2,203,053	\$2,279,488
General funds, total (administrative budget)...	1,813,000	1,854,344	170,287	2,024,631	2,083,967
Bureau of Public Assistance.....	1,769,157	1,808,380	168,587	1,976,967	2,035,845
Grants to States for public assistance.....	1,767,177	1,806,400	168,400	1,974,800	2,033,500
Salaries and expenses.....	1,980	1,980	187	2,167	2,345
Children's Bureau.....	43,543	45,650	1,672	47,322	46,000
Grants to States for maternal and child health and child welfare.....	41,500	43,500	1,500	45,000	43,500
White House Conference on Children and Youth.....		150		150	200
Salaries and expenses.....	2,043	2,000	172	2,172	2,300
Office of the Commissioner:					
Salaries and expenses ³	300	314	28	342	337
Grants for social security training and studies.....					1,785
Trust ³ and public enterprise ⁴ funds:					
Bureau of Old-Age and Survivors Insurance.....	150,642	139,377	35,723	175,100	191,876
Limitation on salaries and expenses.....	144,692	139,131	34,401	173,532	191,600
Limitation on construction.....	5,710		1,300	1,300	
Reimbursement, salaries and expenses of Office of the Commissioner.....	240	246	22	268	276
Bureau of Federal Credit Unions, operating fund.....	2,758	3,322		3,322	3,645

¹ New obligatory authority.

² Excludes amounts reimbursed from old-age and survivors insurance and disability insurance trust funds.

³ Old-age and survivors insurance trust fund and

disability insurance trust fund.

⁴ Funds derived from Bureau of Federal Credit Unions operations.

Source: *The Budget of the United States Government for the Fiscal Year Ending June 30, 1960, 1959.*

the Bureau's income and outgo have been budgeted as a public enterprise fund. Expenditures of all Federal Government public enterprise funds are subject to the approval of the Bureau of the Budget; their operations are included in the Government's cash consolidated budget as are the operations of all trust funds and other special funds.

Source of Funds Expended for Public Assistance Payments, 1957-58*

Public assistance payments for needy persons in the United States amounted to \$3¼ billion in the fiscal year 1957-58. This total was \$280 million, or more than 9 percent, higher than payments in the preceding year. Expenditures for assistance payments went up in each of the five assistance programs. The largest increases took place in general assistance (22.6 percent) and aid to dependent children (16.4 percent), the programs most sensitive to changes in economic conditions. The relatively sharp rise in payments to the disabled—12.4 percent—resulted largely from the initiation of new programs for aid to the permanently and totally disabled in California and Texas and the expansion of programs in Illinois and Pennsylvania. Amounts spent for aid to the blind and old-age assistance rose 5.9 percent and 4.4 percent, respectively.

*Prepared in the Division of Program Statistics and Analysis, Bureau of Public Assistance.

More persons needed aid in 1957-58 than in 1956-57.

The growth in expenditures for assistance during 1957-58 mainly reflected the fact that, because of the loss of jobs and the exhaustion of unemployment insurance benefits, more persons lacked sufficient income with which to buy the necessities of life. The average monthly number of persons receiving general assistance rose almost 248,000 or 34 percent, and in aid to dependent children the average number of recipients increased nearly 246,000 or 11 percent. More than one-fourth of the increase of 24,000 in the average monthly number of persons receiving aid to the permanently and totally disabled is attributable to the four States that either initiated or expanded their programs. Since the number of recipients of aid to the blind remained about the same and the number of aged recipients declined slightly, larger expenditures in these programs resulted from higher average payments per recipient.

The Federal share of total assistance expenditures declined during 1957-58 but increased in the federally aided programs.

Because expenditures for general assistance, which is financed entirely from State-local funds, rose much more sharply than expenditures for the federally aided categories, the Federal share in total assistance expenditures declined slightly—from 50.7 percent in 1956-57 to 50.5 percent in 1957-58 (table 1). In each of the federally aided programs the

Federal share went up, largely because the increase in Federal participation under the 1956 amendments was in effect for the entire fiscal year 1957-58 but for only the last 3 quarters of the preceding year. In addition, the 1956 amendments resulted in an increase in the amount of Federal funds used for vendor payments for medical care during 1957-58.

The Federal share of assistance payments for all programs combined varied considerably among the States in 1957-58, ranging from a low of 33.4 percent in Connecticut to a high of 79.7 percent in Mississippi (table 2). This wide variation in the amount of Federal participation reflects State differences in the size of payments to recipients under the four federally aided categories and in the scope of their general assistance programs. (The Federal Government does not participate in general assistance, and large expenditures for that program thus tend to reduce the proportion of total assistance expenditures that Federal funds represent.) Because of the Federal matching maximums in effect for the special types of public assistance during 1957-58, the Federal share was lowest in States making most of their payments in excess of those maximums. On the other hand, the more favorable Federal matching on the first part of the assistance payments led to the highest Federal participation in States with the lowest payments.

The level of assistance payments and the scope of the general assistance programs are, in turn, re-

Table 1.—Expenditures for assistance to recipients, by program and source of funds, 1957-58¹

Program	Amount (in thousands) of expenditures from—				Percentage distribution by program				Percentage distribution by source of funds			
	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds
Total.....	\$3,249,672	\$1,641,572	\$1,209,858	\$398,241	100.0	100.0	100.0	100.0	100.0	50.5	37.2	12.3
Special types of public assistance.....	2,911,176	1,641,572	1,043,742	225,862	89.6	100.0	86.3	56.7	100.0	56.4	35.9	7.8
Old-age assistance.....	1,798,374	1,002,652	684,071	111,651	55.3	61.1	56.5	28.0	100.0	55.8	38.0	6.2
Aid to dependent children.....	815,196	486,113	246,852	82,231	25.1	29.6	20.4	20.6	100.0	59.6	30.3	10.1
Aid to the blind.....	85,397	41,035	37,989	6,373	2.6	2.5	3.1	1.6	100.0	48.1	44.5	7.5
Aid to the permanently and totally disabled.....	212,209	111,773	74,830	25,607	6.5	6.8	6.2	6.4	100.0	52.7	35.3	12.1
General assistance.....	338,496	-----	166,116	172,380	10.4	-----	13.7	43.3	100.0	-----	49.1	50.9

¹ Includes all money payments and assistance in kind to recipients and vendor payments on behalf of recipients for goods and services to meet their maintenance needs and for medical care; excludes vendor payments for burial.

Data not comparable with annual data based on monthly series or with amount of Federal grants to States.

lated to the ability and willingness of the States to finance the non-Federal share of public assistance. Because of their greater fiscal ability, the high-income States are more likely than low-income States to spend more for general assistance and to exceed the Federal maximums

for the special types of public assistance. Thus, the Federal share of assistance is usually relatively low in the high-income States. The low-income States, with their limited fiscal resources, usually spend little for general assistance in contrast to the amounts they spend for their

own federally aided programs and the amounts spent for general assistance in other States. Moreover, because greater proportions of the population are in need, low-income States must divide their available resources among relatively larger numbers of recipients, with the result that average payments to recipients under the federally aided categories are comparatively low. Accordingly, the low-income States usually receive the highest percentage of Federal funds.

Table 2.—Expenditures for assistance to recipients, by source of funds, 1957-58¹

[Amounts in thousands]

State	Total assistance, including vendor payments for medical care	Vendor payments for medical care		Total including vendor payments for medical care					
				Federal funds		State funds		Local funds	
		Amount	Per- cent of total	Amount	Per- cent	Amount	Per- cent	Amount	Per- cent
Total.	\$3,249,672	\$319,894	9.8	\$1,641,572	50.5	\$1,209,858	37.2	\$398,241	12.3
Ala.	65,567	36	.1	48,265	73.6	17,259	26.3	42	.1
Alaska	3,086	295	9.6	1,641	53.2	1,444	46.8		
Ariz.	18,124			11,088	61.2	7,035	38.8		
Ark.	39,824	2,861	7.2	28,465	71.5	11,359	28.5		
Calif.	407,840	23,213	5.7	178,736	43.8	165,143	40.5	63,961	15.7
Colo.	70,141	5,294	7.5	29,711	42.4	34,182	48.7	6,248	8.9
Conn. ²	38,005	7,069	18.6	12,679	33.4	22,749	59.9	2,577	6.8
Del.	4,255	8	.2	2,019	47.5	1,381	32.5	855	20.1
D. C.	9,786	672	6.9	5,125	52.4	4,662	47.6		
Fla. ²	68,123			45,876	67.3	20,640	30.3	1,608	2.4
Ga.	75,995			53,756	70.7	18,533	24.4	3,706	4.9
Hawaii	6,745	563	8.4	3,430	50.9	3,315	49.1		
Idaho ³	9,730			5,282	54.3	4,420	45.4	28	.3
Ill. ⁴	176,591	48,606	27.5	70,000	39.6	93,515	53.0	13,077	7.4
Ind.	43,078	10,287	23.9	21,154	49.1	8,508	19.8	13,416	31.1
Iowa	47,182	2,918	6.2	22,666	48.0	16,956	35.9	7,561	16.0
Kans.	41,295	5,224	12.7	20,768	50.3	11,005	26.7	9,522	23.1
Ky.	49,424			36,110	73.1	12,703	24.4	1,241	2.5
La.	134,066	2,345	1.7	80,129	59.8	53,937	40.2		
Maine ⁴	18,113	3,166	17.5	9,953	54.9	5,842	32.3	2,318	12.8
Md.	20,424	427	2.1	11,846	58.0	5,250	25.7	3,328	16.3
Mass.	145,925	28,544	19.6	55,460	38.0	57,804	39.6	32,661	22.4
Mich. ⁴	138,438	22,361	16.2	49,518	35.8	48,640	35.1	40,280	29.1
Minn.	71,801	12,113	16.9	30,159	42.0	18,605	25.9	23,037	32.1
Miss.	39,743			31,660	79.7	7,923	19.9	160	.4
Mo.	122,878	122	.1	80,110	65.2	42,552	34.6	216	.2
Mont.	13,165	2,084	15.8	5,852	44.5	3,670	27.9	3,643	27.7
Nebr.	19,312	3,004	15.6	10,655	55.2	6,156	31.9	2,501	13.0
Nev. ²	3,645	614	16.9	1,770	48.6	916	25.1	959	26.3
N. H.	7,529	1,618	21.5	3,297	43.8	1,907	25.3	2,325	30.9
N. J.	48,372	5,163	10.7	17,561	36.3	14,823	30.6	15,988	33.1
N. Mex. ⁴	16,225	1,728	10.7	10,882	67.1	5,271	32.5	72	.4
N. Y.	293,474	44,487	15.2	113,644	38.7	91,131	31.1	88,699	30.2
N. C.	55,215	4,350	7.9	39,343	71.3	6,764	12.2	9,108	16.5
N. Dak.	11,608	2,063	17.8	5,370	46.3	4,774	41.1	1,464	12.6
Ohio	141,970	20,991	14.8	62,781	44.2	71,803	50.6	7,386	5.2
Okla.	109,835	9,529	8.7	61,145	55.7	47,827	43.5	864	.8
Oreg.	33,529	6,137	18.3	13,715	40.9	13,869	41.4	5,944	17.7
Pa. ⁴	124,274	8,928	7.2	58,843	47.3	65,431	52.7		
P. R.	13,961			4,744	34.0	9,218	66.0		
R. I.	17,801	2,249	12.6	7,487	42.1	9,258	52.0	1,056	5.9
S. C.	26,583	189	.7	19,744	74.3	6,567	24.7	272	1.0
S. Dak.	11,612	1,390	12.0	6,566	56.5	3,217	27.7	1,829	15.7
Tenn.	46,066	888	1.9	34,461	74.8	8,848	19.2	2,757	6.0
Tex. ²	152,784			106,667	69.8	43,240	28.3	2,877	1.9
Utah	14,686	1,224	8.3	7,421	50.5	7,265	49.5		
Vt. ²	6,254			3,630	58.0	1,795	28.7	829	13.3
V. I.	312	6	1.9	139	44.6	173	55.4		
Va.	18,921	138	.7	13,368	70.7	3,431	18.1	2,122	11.2
Wash.	98,455	13,176	13.4	37,097	37.7	61,358	62.3		
W. Va. ⁴	32,737	1,704	5.2	23,540	71.9	8,338	25.5	858	2.6
Wis.	60,094	11,417	19.0	23,732	39.5	16,882	28.1	19,480	32.4
Wyo.	5,076	690	13.6	2,516	49.6	1,195	23.5	1,366	26.9

¹ Includes, for special types of assistance and general assistance, all money payments and assistance in kind to recipients and vendor payments on behalf of recipients for goods and services to meet their maintenance needs and for medical care; excludes vendor payments for burial. Data not comparable with annual data based on monthly

series or with the amount of Federal grants to States.

² Data for general assistance estimated.

³ Data for general assistance incomplete.

⁴ Includes expenditures for medical care program administered by public assistance agency from funds other than those for the special types of public assistance or general assistance.

Vendor payments for medical care continued to rise during 1957-58.

Payments for medical care for recipients of public assistance are made either directly to the suppliers of such care (vendor payments) or by including amounts for medical care in the requirements on which money payments to recipients are based to enable the recipients to purchase their own care (money payments). Under the vendor-payment plan of operation, some States have established a "pooled fund" to cover the cost of medical care provided assistance recipients. For each recipient (or for each case) the State pays into the fund a monthly amount representing the estimated average cost of medical care of the types the State will make available. The pooled fund is then drawn upon to pay medical bills incurred for services provided to the covered group of recipients. In June 1958, 17 States were using this method of making vendor payments for medical care under one or more of the special types of public assistance. A few other States had contractual agreements with health departments or other professional groups, or with Blue Cross-Blue Shield agencies, for providing medical care on a cost-per-recipient basis.

Amounts expended for vendor payments for medical care have grown rapidly since the use of Federal funds for these payments was authorized under the 1950 amendments. In the fiscal year 1951-52, the first full year of operation under these amendments, vendor payments for medical care under the four special types of public assistance amounted to \$70.5 million. During the year ended June

30, 1958, such payments totaled \$236.1 million (table 3) and represented 8.1 percent of total assistance payments. Vendor payments made up 8.8 percent of all old-age assistance payments, 5.3 percent of payments under aid to dependent children, 6.0 percent in aid to the blind, and 13.5 percent in aid to the permanently and totally disabled.

The increase from 1956-57 to 1957-58 in vendor payments for medical care would have been greater than it was had not some States changed their payment procedures from a vendor-payment basis to a money-payment basis. The change was made in an effort to obtain the maximum amount of Federal funds possible under the revised formula, which—beginning July 1, 1957—provided for separate matching for money payments to recipients and vendor payments for medical care. Thus, a State making vendor payments in excess of the average maximums but money payments less than the individual payment maximums might, for some types of care, shift from vendor payments to money payments to the recipient. Moreover, in

Table 3.—Assistance expenditures for vendor payments for medical care, by program and amount from funds for special types of assistance and from general assistance funds, 1957-58¹

[In thousands]			
Program	Expenditures for vendor payments for medical care		
	Total	Funds for special types of assistance	General assistance funds
Total.....	\$319,894	\$236,131	\$83,763
Special types of public assistance.....	245,455	236,131	9,325
Old-age assistance.....	164,643	159,141	5,502
Aid to dependent children.....	45,483	43,236	2,246
Aid to the blind.....	5,333	5,127	206
Aid to the permanently and totally disabled.....	29,997	28,626	1,370
General assistance.....	74,439	—	74,439
For general assistance and medical-care-only cases.....	44,692	—	—
Not allocated.....	29,747	—	—

¹ For States operating pooled funds, data represent assistance payments into the pooled funds.

Table 4.—Amount and percentage of payments for vendor medical bills for which type of service was reported and percentage distribution of vendor payments for medical care by type of service, by program, 1957-58

Program	Vendor payments for medical care ¹								
	Total amount (in thou- sands)	In States reporting a complete distribution by type of service ²							
		Amount (in thou- sands)	Per- cent of total	Percentage distribution by type of service					
				Total	Prac- tition- ers' serv- ices	Hos- pit- al- iza- tion	Drugs and sup- plies	Nurs- ing- and con- vales- cent- home care	Other
Total.....	\$303,821	\$214,394	70.6	100.0	11.5	43.2	13.9	19.5	11.9
Special types of public assist- ance.....	221,986	198,979	89.6	100.0	11.5	42.2	14.1	20.6	11.6
Old-age assistance.....	152,950	136,463	89.2	100.0	10.8	39.5	14.7	26.3	8.7
Aid to dependent children.....	36,646	32,575	88.9	100.0	19.3	44.1	14.4	.1	22.1
Aid to the blind.....	4,852	4,485	92.5	100.0	13.8	33.9	18.8	22.8	10.7
Aid to the permanently and totally disabled.....	27,538	25,455	92.4	100.0	4.9	55.6	9.8	16.0	13.7
General assistance.....	81,835	15,415	18.8	100.0	11.4	56.5	10.3	5.9	15.9

¹ For States operating pooled funds, data represent payments out of the pooled fund to specified type of vendor. Totals do not agree with those shown in table 2, which represent assistance payments into the pooled fund.

² For old-age assistance, represents data for 27 States; aid to dependent children, 26 States; aid to the blind, 29 States; aid to the permanently and totally disabled, 24 States; and general assistance, 17 States.

1957-58 the Commissioner of Social Security approved a policy that permits States to "split" the cost of nursing- and convalescent-home care; a money payment may be made to the recipient for his ordinary living expenses in the home, and a vendor payment may be made to the operator of the home for medical needs. Formerly the full cost of care was paid to the operator of the home.

Two-thirds of all vendor payments for medical care under the special types of assistance were made on behalf of the aged, and the largest item was for hospitalization.

Reporting of amounts of vendor payments for specified types of medical services is made to the Bureau of Public Assistance on a voluntary basis. Some States are able to report a complete distribution of such payments by type of service, and other States report only total payments or a partial distribution. For the year ended June 30, 1958, vendor payments in States reporting a complete distribution by type of service¹

¹ For States operating pooled funds, the distribution represents payments out of the pooled fund for the specified types of service.

totaled \$199.0 million and represented 89.6 percent of total vendor payments under the four special types of public assistance (table 4).

Vendor payments under the old-age assistance program constituted about two-thirds of all vendor payments under the four special categories. Costs of hospital care—the type of service for which the largest expenditure was made in old-age assistance—made up 39.5 percent of total vendor payments for the aged in States that could give a complete breakdown of their payments by type of medical service. Next in order of magnitude were payments for nursing- and convalescent-home care (26.3 percent), vendor payments for drugs and supplies (14.7 percent), and practitioners' services (10.8 percent). In aid to the blind and aid to the permanently and totally disabled, expenditures for hospitalization and for nursing- and convalescent-home care also ranked first and second. In aid to the permanently and totally disabled, however, the proportion of total vendor payments that was spent for hospitalization was higher than in either old-age assistance or aid to the blind.

For aid to dependent children the expenditure pattern was, under-

standably, somewhat different. Although the proportion spent for hospitalization also ranked first (44.1 percent), the second highest proportion was for practitioners' services (19.3 percent). The relatively large proportion of vendor payments classified as "other" undoubtedly reflected the cost of dental care for children.²

Direct payments to hospitals from funds of the four federally aided categories amounted to at least \$86 million in 1958, and about \$55 million of the total came from old-age assistance funds. States that gave a partial or complete distribution of their vendor payments by type of service reported a total expenditure to nursing or convalescent homes of \$41 million, or less than half the amount paid to hospitals. The costs of nursing- and convalescent-home care for the aged amounted to \$36 million, or seven-eighths of the total payments to vendors for this care under all four programs. Known expenditures from funds of the special types of public assistance came to \$28 million for drugs and medical supplies and to at least \$23 million for payments to medical practitioners.

Vendor payments for medical care made up one-fourth of general assistance payments.

General assistance is financed entirely from State and/or local funds. In some States, hundreds of local government agencies administer the program. There are wide differences among States, and even among local jurisdictions within a State, in the types and amounts of assistance provided under the program. Since all reports received by the Bureau of Public Assistance are prepared by State agencies administering the special types of public assistance (which may have no official responsibility with respect to agencies administering general assistance) and since reporting is on a voluntary basis, only limited information is available regarding medical care provided through general assistance.

During the fiscal year ended June 30, 1958, vendor payments from

State and local funds for general assistance totaled \$83.8 million, or 24.7 percent of all general assistance payments reported. In the relatively few States able to report a complete distribution of total vendor medical payments by type of service, all vendor payments under their general assistance programs amounted to \$15.4 million—only about one-fifth of all vendor payments from general assistance funds. States that could give a partial distribution by type of service reported on services for which they paid \$32.7 million. The total payments for which expenditure by type of service was known were thus brought to \$48.1 million. The amounts were distributed as follows: practitioners' services, \$4.1 million; hospitalization, \$33.4 million; drugs and supplies, \$1.6 million; nursing- and convalescent-home care, \$1.9 million; and "other," \$7.1 million.

Although all vendor payments for medical care classified as coming from general assistance funds were made from State and/or local revenues without Federal participation, an unknown but substantial amount was spent from these funds in behalf of recipients of the four special types of public assistance. In 1957-58, vendor payments for medical care totaling \$9.3 million were identified as having been spent from general assistance funds in behalf of recipients of the four special types of public assistance. Vendor payments totaling \$29.7 million were not allocated among programs.

Recent Publications *

Social Security Administration

MANNING, HELEN C. *More Than Bread: Social Services in Public Assistance . . . A Community Resource.* Washington: U. S. Govt. Print. Off., 1958. 24 pp. 15 cents. Designed to show community leaders and members of civic groups

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items should be directed to publishers and booksellers. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

what services are available in public assistance and how they help individuals solve their problems.

General

COHEN, WILBUR, J., and FAURI, FEDELE F. "The Social Security Amendments of 1958: Another Significant Step Forward." *Public Welfare*, Chicago, Vol. 17, Jan. 1959, pp. 2-8. \$1.

PIERCE, JOHN EUGENE. *Development of Comprehensive Insurance for the Household.* Homewood, Ill.: Published for the S. S. Huebner Foundation for Insurance Education, by Richard D. Irwin, 1958. 435 pp. \$5.

Retirement and Old-Age

"Austria: New Pension Insurance Schemes for Self-Employed Persons." *Bulletin of the International Social Security Association*, Geneva, Sept. 1958, pp. 428-433. \$4 a year.

COUNCIL OF STATE GOVERNMENTS. *Proceedings of Southern Regional Conference on Aging, February 28-March 1, 1958, Atlanta, Georgia.* Chicago: The Council, 1958. 84 pp. \$1.50.

Summary, addresses, discussions, and recommendations.

"Great Britain: Report for 1957 of the Ministry of Pensions and National Insurance." *Bulletin of the International Social Security Association*, Geneva, Sept. 1958, pp. 434-439. \$4 a year.

HAMILTON, JAMES A., and BRONSON, DORRANCE C. *Pensions.* New York: McGraw-Hill Book Co., 1958. 410 pp. \$8.

Includes various methods of setting up and financing pension plans.

HUNT, G. HALSEY. "Implications of Aging as Predicted by Population Changes." *Geriatrics*, Minneapolis, Vol. 14, Jan. 1959, pp. 1-7. 85 cents.

Stresses the importance of providing good medical care for the aged.

KING, GEOFFREY S. *The Ministry of Pensions and National Insurance.* New York: Oxford University Press, Inc., 1958. 162 pp. \$2.90.

The organization and work of the Ministry.

NEUGARTEN, BERNICE L., and GARROW, DAVID C. "Attitudes of Middle-Aged Persons Toward Growing Older." *Geriatrics*, Minneapolis, Vol. 14, Jan. 1959, pp. 21-24. 85 cents.

² Dental care was reported as "other" rather than as practitioners' services.

A study based on interviews with 625 men and women aged 40-70.

"Railroad Workers in Social Security Employment." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 19, Dec. 1958, pp. 3-8.

"Recent Developments in the Provision for Old Age in the United Kingdom." *Industry and Labour*, Geneva, Vol. 20, Dec. 15, 1958, pp. 466-472. 25 cents.

"Reorganization of Social Insurance for Self-Employed Handicraft Workers in the German Democratic Republic." *Industry and Labour*, Geneva, Vol. 20, Dec. 1, 1958, pp. 428-429. 25 cents.

"Spain Signs a Number of International Social Security Conventions." *Industry and Labour*, Geneva, Vol. 20, Dec. 1, 1958, pp. 425-427. 25 cents.

U. S. ADVISORY COUNCIL ON SOCIAL SECURITY FINANCING. *Financing Old-Age, Survivors, and Disability Insurance. A Report . . .* Washington: U. S. Govt. Print. Off., 1959. 30 pp. 25 cents. Findings and recommendations.

Public Welfare

CONRAD, GERTRUDE J. "Development of a Group Counseling Program in a Family Service Agency." *Social Casework*, New York, Vol. 39, Dec. 1958, pp. 560-564. 50 cents.

COOPER, RUTH. "Trends in Medical Social Work in the United Kingdom and the United States." *Social Service Review*, Chicago, Vol. 32, Dec. 1958, pp. 387-399. \$2.25.

COUNCIL OF JEWISH FEDERATIONS AND WELFARE FUNDS. *1958 Yearbook of Jewish Social Services: Analysis of Service Statistics for Year Ending December 31, 1957*. New York: The Council, 1958. 38 pp. \$1.

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FANSHEL, DAVID. "A Study of Case-workers' Perceptions of Their Clients." *Social Casework*, New York, Vol. 39, Dec. 1958, pp. 543-551. 50 cents.

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perimental Study in Two Family Agencies—Family Service Bureau, United Charities of Chicago, and Jewish Family and Community Service, Chicago. New York: The Family Service Association of America, 1958. 151 pp. \$4.

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SORIERI, ANTONIO A. "Role of the Welfare Department in a Recession." *Public Welfare*, Chicago, Vol. 17, Jan. 1959, pp. 17-18 ff. \$1.

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KVARACEUS, WILLIAM C. *Juvenile Delinquency*. Washington: National Education Association, 1958. 32 pp. 25 cents.

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Points out that the institutional nursery is not in the best interests of the child.

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their proper role in meeting the problem of juvenile delinquency.

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FOLLMANN, J. F., JR. "The Migratory Worker and Health Insurance." *American Journal of Public Health and the Nation's Health*, New York, Vol. 48, Dec. 1958, pp. 1644-1650. \$1.25.

Discusses insurance company experience with migratory workers and reviews some of the problems involved.

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LEDEBOER, L. V. "Medical Care Insurance in the Netherlands." *Bulletin of the International Social Security Association*, Geneva, Sept. 1958, pp. 397-413. \$4 a year.

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OSBORN, GRANT. *Compulsory Tem-*
(Continued on page 24)

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-58

[In thousands; data corrected to Feb. 9, 1959]

Year and month	Total	Retirement, disability, and survivor insurance										Unemployment insurance					
		Monthly retirement and disability benefits ¹				Survivor benefits						Temporary disability benefits under Railroad Unemployment Insurance Act ⁹	State laws ¹⁰	Veterans' legis-lation ¹¹	Rail-road Unem-employ-ment Insurance Act ⁹		
		Social Security Act	Rail-road Retirement Act	Civil Service Com-mis-sion ²	Veter-ans Ad-minis-tration ³	Monthly				Lump-sum ⁷							
						Social Security Act ⁴	Rail-road Retirement Act ⁵	Civil Service Com-mis-sion ²	Veter-ans Ad-minis-tration ⁶	Social Secu-rity Act	Other ⁸						
1957		Number of beneficiaries															
December		8,354.5	462.7	292.3	2,819.3	2,774.2	225.8	96.5	1,170.0	61.7	12.2	38.0	1,638.9	45.5	102.2		
1958																	
January		8,412.5	463.1	295.3	2,822.7	2,792.3	227.0	97.2	(12)	50.4	12.9	39.3	2,342.4	66.1	139.1		
February		8,507.6	465.1	297.9	2,824.8	2,814.5	227.8	98.0	(13)	57.4	13.0	29.1	2,698.3	82.2	141.4		
March		8,619.5	467.4	300.7	2,826.8	2,841.1	228.7	99.4	1,190.4	64.7	13.4	28.3	2,965.9	95.5	143.7		
April		8,759.7	470.2	304.0	2,832.9	2,868.4	230.0	101.2	(12)	74.1	13.2	28.6	2,966.9	95.8	157.2		
May		8,867.0	473.1	306.4	2,841.5	2,891.5	231.1	102.6	(12)	64.0	13.5	23.8	2,731.7	87.0	138.1		
June		8,985.5	476.0	309.4	2,850.5	2,919.8	231.7	106.4	1,187.9	64.3	13.1	22.5	2,590.3	89.0	117.4		
July		9,071.2	477.1	312.2	2,858.3	2,940.6	232.3	107.2	(12)	51.6	12.8	26.1	2,234.1	92.4	112.4		
August		9,168.7	478.8	314.0	2,867.6	2,963.4	233.7	107.7	(12)	59.9	12.4	31.8	2,043.5	65.0	128.7		
September		9,244.7	481.2	316.1	2,875.1	2,983.6	234.4	124.0	1,188.7	68.7	12.9	33.9	1,767.2	47.5	120.9		
October		9,323.0	483.1	318.7	2,883.5	3,004.5	235.2	128.0	(12)	51.6	12.9	35.2	1,555.9	30.3	122.5		
November		9,415.7	485.3	321.0	2,891.2	3,014.5	236.3	130.7	(12)	50.3	12.4	30.1	1,486.7	27.7	103.1		
December		(12)	485.2	323.2	2,898.3	(12)	236.8	132.5	(12)	(12)	12.5	36.0	1,738.5	29.8	129.4		
Amount of benefits ¹⁴																	
1940	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448	\$105,696	\$11,833	\$12,267		\$518,700		\$15,961			
1941	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559	111,799	13,270	13,943		344,321		14,537			
1942	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603	111,193	15,005	14,342		344,084		6,268			
1943	911,696	92,943	125,795	72,961	331,350	55,152	1,704	116,133	17,843	17,255		79,643		917			
1944	1,104,638	113,487	129,707	77,193	456,279	73,451	1,765	144,302	22,034	19,238		62,385	\$4,215	582			
1945	2,047,025	148,107	137,140	83,874	697,830	99,651	1,772	254,238	26,127	23,431		445,866	126,630	2,359			
1946	5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817	333,640	27,851	30,610		1,094,850	1,743,718	39,917			
1947	4,658,540	287,554	177,053	106,876	1,676,029	149,179	19,283	382,515	29,460	33,115		\$11,368	776,165	970,542	39,401		
1948	4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	30,843	793,265	510,167	28,599		
1949	5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	30,103	1,737,279	430,194	108,596		
1950	5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	28,099	1,373,426	34,653	59,804		
1951	5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	57,337	33,356	26,297	840,411	2,234	20,217		
1952	6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	998,237	3,539	41,793		
1953	7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	45,150	962,221	41,698	46,684		
1954	9,455,374	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	49,173	2,026,866	107,666	157,088		
1955	10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,268	87,672	93,284		
1956	11,193,067	4,361,231	490,445	400,647	2,101,798	1,244,073	133,171	49,675	699,204	109,304	41,895	49,538	1,380,726	60,917	70,443		
1957	13,560,263	5,744,490	538,501	474,841	2,180,509	1,520,749	143,826	58,265	748,660	138,785	47,278	51,292	1,766,445	53,087	93,535		
1957																	
December	1,217,775	477,924	44,614	42,565	193,647	127,531	11,943	5,178	66,206	12,449	3,986	5,440	207,110	4,574	14,498		
1958																	
January	1,336,263	482,527	44,690	43,305	194,140	128,627	12,029	5,345	65,673	10,172	4,308	5,383	313,012	6,925	20,127		
February	1,352,024	489,855	44,954	43,447	194,157	129,948	12,095	5,365	65,678	11,503	4,416	3,786	320,181	7,546	19,093		
March	1,419,397	497,972	45,247	44,316	193,924	131,440	12,171	5,511	65,600	12,995	5,002	4,060	370,248	9,285	21,626		
April	1,474,691	507,891	45,563	44,771	198,198	133,148	12,263	5,564	66,688	15,019	4,718	4,037	403,845	9,833	23,153		
May	1,436,865	515,165	45,907	45,127	197,430	134,534	12,345	5,636	66,430	12,904	4,915	3,426	363,550	8,922	20,574		
June	1,403,883	523,478	46,225	45,400	196,953	136,206	12,402	5,695	66,269	13,039	4,535	3,056	325,121	8,553	16,651		
July	1,437,935	529,845	46,361	45,639	199,243	137,519	12,459	5,729	67,040	10,444	4,316	3,404	351,050	10,151	14,735		
August	1,442,965	538,755	46,561	48,843	199,069	138,972	12,556	6,570	66,982	12,128	4,103	4,660	337,352	6,553	19,861		
September	1,434,402	544,331	46,847	49,823	197,478	140,289	12,617	7,056	66,446	14,032	4,556	4,858	322,878	5,047	18,144		
October	1,403,179	549,432	47,064	50,224	202,157	141,503	12,687	7,193	68,266	10,493	4,431	5,377	281,885	3,391	19,076		
November	1,347,236	555,238	47,300	50,256	200,830	142,291	12,765	7,211	67,818	10,168	4,120	4,449	226,067	2,693	16,030		
December	(12)	(12)	47,330	50,839	201,017	(12)	12,818	7,309	67,250	(12)	5,092	5,424	290,512	3,311	19,755		

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated (beginning Jan. 1957, includes a few "childhood disability" benefits), and, beginning July 1957, disability benefits to workers aged 50-64. Beginning Dec. 1951, includes spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training; beginning 1955, payments estimated, adjusted quarterly.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; beginning Jan. 1957, includes a few "childhood disability" benefits; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning Feb. 1947, survivor benefits—widow's, widower's (first paid Dec. 1951), widowed mother's, parent's, and child's.

⁶ Payments to widows, parents, and children of veterans; data for beneficiaries, end of quarter; beginning 1955, payments estimated, adjusted quarterly.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; beginning 1955, data for veterans' programs estimated.

⁹ Represents average number of beneficiaries in a 14-day registration period; temporary disability benefits first payable July 1947.

¹⁰ Represents average weekly number of beneficiaries; beginning Jan. 1955,

includes data for payments to unemployed Federal workers made by the States as agents of the Federal Government. Beginning June 1958, payments include those under the temporary unemployment compensation programs—\$55,828,560 in December.

¹¹ Beginning Sept. 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning Nov. 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹² Not available.

¹³ See footnote 5, table 7, page 27.

¹⁴ Payments: under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1940-58

[In thousands]

Period	Retirement, disability, and survivor insurance				Unemployment insurance		
	Federal insurance contributions ¹		Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment insurance contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
	Retirement and survivors	Disability					
Calendar year:							
1940.....	\$637,275		\$141,126	\$130,222	\$853,832	\$105,379	\$66,562
1941.....	789,298		167,250	148,184	1,006,327	98,018	73,644
1942.....	1,012,490		264,739	193,346	1,139,331	123,515	95,524
1943.....	1,239,490		432,913	232,247	1,325,421	160,921	109,157
1944.....	1,315,680		477,196	286,157	1,317,050	183,489	132,504
1945.....	1,285,486		540,776	279,058	1,161,884	184,404	130,415
1946.....	1,295,398		484,431	315,007	911,835	175,209	135,614
1947.....	1,556,836		491,264	484,351	1,095,520	185,243	140,400
1948.....	1,684,569		500,411	568,437	999,635	212,087	76,845
1949.....	1,666,343		651,542	565,091	986,905	228,856	14,916
1950.....	2,667,077		677,730	546,097	1,191,438	223,693	23,356
1951.....	3,363,466		703,144	708,802	1,492,509	235,073	25,692
1952.....	3,818,911		748,277	636,061	1,367,675	265,615	25,270
1953.....	3,945,099		456,177	628,195	1,347,630	254,386	25,257
1954.....	5,163,263		459,961	604,204	1,136,154	285,307	24,479
1955.....	5,713,045		743,639	595,437	1,208,785	277,966	24,268
1956.....	6,171,931		1,119,769	628,681	1,463,263	291,959	59,337
1957.....	6,825,410	\$701,566	915,044	609,452	1,544,338	329,202	89,402
1958.....	7,565,797	965,509	1,462,195	534,888	1,471,002	336,171	98,731
1957							
December.....	345,063	42,822	123,493	49,867	12,067	687	13,830
1958							
January.....	267,657	36,189	121,886	18,721	78,772	53,272	532
February.....	886,581	119,443	113,282	77,722	136,658	269,024	7,935
March.....	598,151	74,963	103,610	42,977	8,651	4,691	15,176
April.....	747,075	83,350	121,330	17,051	179,064	1,685	810
May.....	1,128,413	154,760	107,369	70,197	296,553	1,651	9,883
June ⁶	697,739	93,332	118,516	43,104	8,559	1,146	16,263
July.....	425,596	38,173	113,346	16,721	179,020	857	375
August.....	922,527	129,295	154,133	72,314	254,371	873	11,465
September.....	453,262	54,743	109,081	43,951	8,298	757	11,719
October.....	408,812	40,715	150,387	20,633	125,974	819	816
November.....	674,926	96,209	113,387	67,782	183,621	671	10,475
December.....	355,057	44,337	135,868	43,715	11,466	725	13,283

¹ Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance and, beginning January 1957, disability insurance; beginning December 1952, adjusted for employee-tax refunds; beginning May 1951, includes deposits in the trust fund(s) by States under voluntary coverage agreements; beginning January 1951, on an estimated basis, with suitable subsequent adjustments.

² Represents employee and Government contributions to the civil-service retirement and disability fund.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 jurisdictions, contributions from

employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U.S. Government*.

Source: *Monthly Statement of Receipts and Expenditures of the U.S. Government* and other Treasury reports, unless otherwise noted.

ERRATUM: Table 2, page 22, February 1959 Bulletin. The figure in column 1 for Federal retirement and survivor insurance contributions for the 5 months ended November 1958 should read \$2,885,123 (in thousands).

Table 3.—Status of the unemployment trust fund, by specified period, 1936–58¹

[In thousands]

Period	Assets at end of period ²			State accounts				Railroad unemployment insurance account ⁴			
	Total assets	Invested in U.S. Government securities ³	Cash balances	Deposits	Interest earned	Withdrawals	Balance at end of period	Deposits	Interest earned	Withdrawals	Balance at end of period
Cumulative, January 1936–December 1953. Calendar year:	\$7,124,037	\$7,113,981	\$8,691	\$25,403,418	\$2,800,701	\$21,486,648	\$6,940,754	\$1,436,148	\$220,028	\$1,567,937	\$88,240
1940.....	1,957,977	1,945,300	12,677	860,784	58,901	614,814	1,804,835	59,907	1,217	15,449	153,142
1941.....	2,744,358	2,732,000	12,358	1,008,149	53,000	349,583	2,516,400	66,281	4,557	15,088	227,958
1942.....	3,698,008	3,687,000	11,008	1,138,530	68,047	344,263	3,378,714	85,973	6,084	6,695	319,293
1943.....	5,146,745	5,095,000	51,745	1,328,117	81,864	77,582	4,711,113	98,244	7,409	1,014	435,632
1944.....	6,583,434	6,579,000	4,434	1,316,940	50,518	63,153	6,015,418	119,261	4,564	568	568,016
1945.....	7,537,391	7,508,184	29,208	1,160,712	118,460	461,709	6,832,880	117,374	11,010	1,949	704,511
1946.....	7,585,255	7,564,000	21,255	915,787	130,183	1,103,967	6,774,884	122,053	13,347	39,168	810,371
1947.....	8,124,162	8,102,487	21,675	1,097,213	131,620	786,875	7,216,842	126,360	15,574	54,862	907,320
1948.....	8,520,442	8,496,365	24,077	989,067	218,902	852,484	7,572,327	67,001	27,333	60,120	948,115
1949.....	7,780,021	7,696,298	83,723	997,582	156,472	1,761,695	6,953,683	7,133	19,190	146,241	826,338
1950.....	7,721,432	7,639,229	82,203	1,190,397	145,687	1,341,832	6,947,935	15,420	16,916	85,178	773,497
1951.....	8,519,230	8,427,162	92,068	1,495,218	158,265	844,672	7,756,745	19,752	16,505	47,270	762,484
1952.....	9,032,018	9,023,089	8,929	1,371,660	177,351	995,549	8,310,207	20,020	16,594	77,288	721,810
1953.....	9,556,549	9,545,005	11,544	1,350,011	201,277	969,894	8,891,602	19,399	16,189	92,451	664,947
1954.....	8,749,444	8,739,929	9,515	1,135,261	198,602	2,032,194	8,193,272	17,287	13,692	204,078	491,848
1955.....	8,764,415	8,753,543	8,872	1,214,977	184,974	1,351,551	8,241,672	16,446	9,539	145,675	372,157
1956.....	9,069,279	9,061,089	8,190	1,504,131	199,597	1,399,095	8,546,305	56,592	8,119	119,450	317,418
1957.....	9,108,651	9,098,092	8,316	1,547,133	220,398	1,744,111	8,640,919	85,672	7,405	148,225	262,270
1958.....	7,124,037	7,113,981	8,691	1,490,109	198,989	3,541,352	6,940,754	103,858	4,441	282,330	88,240
1957											
October–December.....	9,108,651	9,098,092	8,316	322,290	57,347	468,876	8,640,919	22,332	1,806	49,950	262,270
1958											
January–March.....	8,320,530	8,257,519	4,353	224,562	54,585	1,018,261	7,904,440	21,279	1,547	71,180	213,915
April–June.....	7,769,721	7,720,602	44,826	485,373	50,673	1,080,884	7,359,603	24,799	1,213	71,530	168,396
July–September.....	7,393,832	7,336,571	6,035	451,475	47,855	841,773	7,166,614	31,066	973	66,870	133,565
October–December.....	7,124,037	7,113,981	8,691	328,699	45,875	600,434	6,940,754	26,715	710	72,750	88,240

¹ Beginning 1949, not strictly comparable with data for earlier years because of differences in accounting methods in source materials used.

² Beginning 1949, total investments plus cash balances differ from total assets on a ledger basis by the sum of items in transit or suspense at the end of period. Beginning December 1954, includes transactions and assets of the Federal unemployment account, under the Employment Security Administrative Financing Act of 1954.

³ Includes accrued interest and repayments on account of interest on bonds at time of purchase.

⁴ Beginning July 1947, includes temporary disability program.

⁵ Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

⁶ Includes withdrawals of \$79,169,000 for temporary disability insurance benefits.

⁷ Includes, under the Employment Security Administrative Financing Act of 1954, loans to States from the Federal unemployment account and in 1956 a transfer from that account to the State accounts; also includes distributions from undistributed appropriations to State accounts in subsequent years.

⁸ Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$97,646,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses because of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Unpublished Treasury reports.

RECENT PUBLICATIONS

(Continued from page 21)

porary Disability Insurance in the United States. Homewood, Ill.: Published for the S. S. Huebner Foundation for Insurance Education, by Richard D. Irwin, 1958. 232 pp. \$5.

Traces the history of compulsory temporary disability insurance in Europe and the United States, describes the characteristics of plans in the United States, and analyzes

problems in coverage, benefits, financing and administration.

SIEGFRIED, CHARLES A. "Major Medical Expense Insurance." *American Journal of Public Health and the Nation's Health*, New York, Vol. 48, Dec. 1958, pp. 1636–1643. \$1.25.

How this type of insurance works.

SILLS, DAVID L. *The Volunteers: Means and Ends in a National Organization. A Report of the Bureau of Applied Social Research, Columbia University.* Glencoe, Ill.:

The Free Press, 1958. 320 pp. \$6. Considers primarily the National Foundation for Infantile Paralysis.

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. PUBLIC HEALTH SERVICE. BUREAU OF STATE SERVICES. *National Conference on Nursing Homes and Homes for the Aged, February 25–28, 1958, Washington, D. C.* (Public Health Service Publication No. 625.) Washington: U. S. Govt. Print. Off., 1958. 85 pp. 55 cents. A report of the Conference.

Table 4.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1940-58¹

[Amounts in millions; corrected to Mar. 6, 1959]

Period	Wage and salary disbursements ²		Payrolls ³ covered by—					
	Total	Civilian	Old-age, survivors, and disability insurance ⁴		State unemployment insurance		Railroad retirement and unemployment insurance ⁵	
			Amount	Percent of civilian wages and salaries	Amount	Percent of civilian wages and salaries	Amount	Percent of civilian wages and salaries
Calendar year:								
1940.....	\$49,818	\$49,255	\$35,560	72.2	\$32,352	65.7	\$2,280	4.6
1941.....	62,086	60,220	45,286	75.2	41,985	69.7	2,697	4.5
1942.....	82,109	75,941	57,950	76.3	54,548	71.8	3,394	4.5
1943.....	105,619	91,486	69,379	75.8	65,871	72.0	4,100	4.5
1944.....	117,016	96,983	73,060	75.3	68,886	71.0	4,523	4.7
1945.....	117,563	95,744	71,317	74.5	66,411	69.4	4,530	4.7
1946.....	111,866	104,048	79,003	75.9	73,145	70.3	4,883	4.7
1947.....	122,843	118,776	92,088	77.5	86,234	72.6	5,113	4.3
1948.....	135,179	131,209	101,892	77.7	95,731	73.0	5,539	4.2
1949.....	134,356	130,108	99,645	76.6	93,520	71.9	5,133	3.9
1950.....	146,367	141,368	109,439	77.4	102,835	72.7	5,327	3.8
1951.....	170,714	162,030	131,000	80.8	118,243	73.0	6,101	3.8
1952.....	184,857	174,385	143,000	82.0	127,320	73.0	6,185	3.5
1953.....	198,106	187,769	155,000	82.5	138,657	73.8	6,147	3.3
1954.....	196,259	186,308	154,000	82.7	136,594	73.3	5,630	3.0
1955.....	210,902	201,124	169,000	84.0	148,144	73.7	5,801	2.9
1956.....	227,304	217,636	185,000	85.0	163,959	75.3	6,203	2.9
1957.....	238,120	228,486	202,000	* 84.8	173,139	75.8	6,178	2.7
1957								
Jan.-Mar.....	58,895	56,504	49,000	* 83.2	41,845	74.1	1,503	2.7
Apr.-June.....	59,607	57,190	50,000	* 83.9	43,053	75.3	1,541	2.7
July-Sept.....	60,120	57,678	51,000	* 84.8	43,549	75.5	1,591	2.8
Oct.-Dec.....	59,498	57,114	51,000	* 85.7	45,196	79.1	1,543	2.7
1958								
Jan.-Mar.....	58,605	56,246	49,000	* 83.6	43,964	78.2	1,412	2.5
Apr.-June.....	58,562	56,153	49,000	83.7	(⁶)	(⁶)	1,390	2.5

¹ Continental United States, except as otherwise noted. Earnings and payroll data are before deduction of social insurance contributions. Data for 1955-58 preliminary.

² Wages and salaries paid in cash and in kind in continental United States and, in addition, pay of Federal personnel in all areas. Quarterly data reflect prorating of bonus payments.

³ Taxable plus estimated nontaxable wages paid in specified periods.

⁴ Excludes earnings of self-employed persons, who have been covered since Jan. 1, 1951. Beginning 1955, quarterly data exclude wages and salaries of agricultural labor, now reported only on annual basis. Beginning 1957, includes the Armed Forces; see footnote 6.

⁵ Includes a small amount of taxable wages for Alaska and Hawaii. Beginning 1947, includes temporary disability insurance.

⁶ Beginning 1957, represents percent of total wages and salaries; Armed Forces newly covered under 1956 legislation (including those overseas).

⁷ Includes wages and salaries of Federal employees.

⁸ Not available.

Source: Data on wage and salary disbursements from Office of Business Economics, Department of Commerce; payrolls covered by selected programs from reports of administrative agencies.

Table 5.—Contributions for employment covered by old-age, survivors, and disability insurance, by State, fiscal year 1957-58¹

[In millions]

State	Contributions ²		Tax on self-employment income ³
	Wage and salary employment, excluding employment in State and local governments	Employment in State and local governments under voluntary agreements	
Total.....	\$6,879.7	\$535.6	\$657.0
Alabama.....	57.8	10.2	6.6
Arizona.....	25.1	5.6	3.1
Arkansas.....	25.5	2.9	5.6
California.....	600.5	6.6	53.7
Colorado.....	53.7	2.4	7.4
Connecticut.....	123.9	4.7	9.0
Delaware.....	37.6	1.8	1.3
District of Columbia.....	36.5	-----	1.6
Florida.....	108.3	11.3	14.3
Georgia.....	91.8	7.6	9.5
Idaho.....	16.4	3.9	4.1
Illinois.....	547.6	9.9	42.9
Indiana.....	118.2	17.0	22.7
Iowa.....	59.6	12.0	22.6
Kansas.....	40.9	9.9	11.4
Kentucky.....	51.5	5.2	11.8
Louisiana.....	63.5	3.3	7.4
Maine.....	23.0	0.7	3.6
Maryland.....	102.7	8.3	8.0
Massachusetts.....	223.5	0.1	13.6
Michigan.....	395.4	35.6	25.8
Minnesota.....	107.8	6.6	19.2
Mississippi.....	25.2	6.0	5.0
Missouri.....	167.5	10.8	23.3
Montana.....	12.9	3.0	4.5
Nebraska.....	38.0	6.3	9.5
Nevada.....	9.5	0.1	1.0
New Hampshire.....	18.2	2.8	2.1
New Jersey.....	222.0	21.8	18.4
New Mexico.....	16.0	2.0	2.5
New York.....	1,237.0	127.5	64.3
North Carolina.....	100.9	13.5	13.7
North Dakota.....	8.9	3.9	6.5
Ohio.....	410.0	-----	31.8
Oklahoma.....	66.6	8.1	8.8
Oregon.....	50.7	9.6	8.1
Pennsylvania.....	532.3	43.8	34.5
Rhode Island.....	35.2	1.2	2.3
South Carolina.....	38.4	7.4	5.3
South Dakota.....	9.1	2.9	5.5
Tennessee.....	72.9	10.4	9.8
Texas.....	236.5	17.6	31.1
Utah.....	18.5	4.0	3.1
Vermont.....	9.5	1.0	1.8
Virginia.....	77.5	13.4	9.2
Washington.....	96.7	18.2	17.0
West Virginia.....	37.4	6.3	4.9
Wisconsin.....	133.1	12.4	20.6
Wyoming.....	6.2	2.0	2.0
Alaska.....	4.7	0.6	0.7
Hawaii.....	16.1	4.2	1.6
Puerto Rico.....	16.0	8.6	2.9
Virgin Islands.....	0.7	0.2	(⁴)
Armed Forces.....	244.9	-----	-----
International Division.....	(⁴)	-----	(⁴)
Instrumentalities.....	-----	0.5	-----

¹ Except for State and local governments, based on accounting records maintained for earnings-processing purposes within the Bureau of Old-Age and Survivors Insurance; represents estimated collections made in internal revenue districts within the respective States during specified period. Data do not necessarily comprise contributions with respect to employment within the State in which districts are located. For State and local governments, data represent payments made in the respective States and are based on reports forwarded by the Secretary of the Treasury to the Bureau of Old-Age and Survivors Insurance. Beginning Jan. 1, 1957, represents contributions into both the old-age and survivors insurance trust fund and the disability insurance trust fund, but data shown do not necessarily equal deposits into the trust funds during specified period.

² Based on workers' annual taxable wages (not more than \$3,600 for 1951-54 and \$4,200 for 1955-58). Contribution rate was 1½ percent each for employees and employers from Jan. 1, 1950, through Dec. 31, 1953; 2 percent each from Jan. 1, 1954, through Dec. 31, 1956; and 2½ percent each from Jan. 1, 1957, through Dec. 31, 1958.

³ Based on annual self-employment taxable earnings (not more than \$3,600 for 1951-54 and \$4,200 for 1955-58). Contribution rate was 2½ percent from Jan. 1, 1951, through Dec. 31, 1953; 3 percent from Jan. 1, 1954, through Dec. 31, 1956; and 3½ percent from Jan. 1, 1957, through Dec. 31, 1958. Less than \$50,000.

Table 6.—Status of the old-age and survivors insurance and disability insurance trust funds, by specified period, 1937–58

[In thousands]

Period	Receipts		Expenditures		Assets at end of period		
	Net contribution income and transfers ¹	Interest received ²	Benefit payments	Administrative expenses ^{3,4}	Invested in U.S. Government securities ⁵	Cash balances	Total assets
Old-age and survivors insurance trust fund							
Cumulative, January 1937–December 1958.....	\$59,124,979	\$5,310,082	\$41,193,954	\$1,376,686	\$20,953,408	\$911,014	\$21,864,422
Calendar year:							
1940.....	607,004	42,861	35,354	26,203	2,016,500	14,205	2,030,706
1941.....	789,298	56,159	88,083	26,158	2,736,400	25,522	2,761,921
1942.....	1,012,490	72,271	130,675	27,898	3,655,434	32,676	3,688,110
1943.....	1,239,490	88,250	165,938	29,454	4,778,834	41,624	4,820,458
1944.....	1,315,680	106,741	208,972	29,201	5,966,834	37,873	6,004,707
1945.....	1,285,486	134,318	273,885	29,971	7,054,424	66,232	7,120,655
1946.....	1,295,398	151,592	378,104	39,739	8,078,734	71,067	8,149,801
1947.....	1,557,911	164,186	466,193	45,561	9,268,481	91,663	9,360,144
1948.....	1,687,820	281,201	556,174	51,277	10,555,761	165,953	10,721,714
1949.....	1,669,975	145,662	667,164	54,265	11,727,994	87,928	11,815,922
1950.....	2,670,771	256,998	961,094	61,330	13,330,649	390,618	13,721,266
1951.....	3,367,200	417,267	1,885,201	80,798	15,017,325	522,409	15,539,734
1952.....	3,818,911	365,221	2,194,129	88,019	16,960,377	481,341	17,441,719
1953.....	3,945,099	414,167	3,006,298	87,732	18,291,238	415,719	18,706,956
1954.....	4,163,263	467,923	3,670,162	92,186	19,862,520	713,275	20,575,795
1955.....	5,713,045	461,051	4,968,155	118,633	21,101,865	561,238	21,663,104
1956.....	6,171,931	530,760	5,714,610	132,031	21,830,552	688,601	22,519,153
1957.....	6,825,410	557,163	7,347,347	161,522	21,565,885	826,972	22,392,857
1958.....	7,565,797	4 551,666	8,451,407	4 194,491	20,953,408	911,014	21,864,422
1957							
December.....	345,063	226,412	637,704	12,798	21,565,885	826,972	22,392,857
1958							
January.....	267,657	1,437	632,608	15,268	21,249,585	764,490	22,014,075
February.....	886,581	10,971	654,678	13,756	21,319,282	923,911	22,243,193
March.....	598,151	15,843	680,659	16,026	21,331,665	828,837	22,160,503
April.....	747,075	21,362	710,473	18,856	21,362,123	837,487	22,199,610
May.....	1,128,413	9,695	710,190	13,762	21,733,623	880,143	22,613,766
June ⁶	697,739	4 217,906	711,169	4 5,642	21,764,189	1,048,411	22,812,600
July.....	425,596	1,614	7 822,184	19,129	21,474,961	923,735	22,398,497
August.....	922,527	11,943	707,613	14,396	21,689,015	921,543	22,610,958
September.....	453,262	15,960	716,471	23,262	21,502,387	838,061	22,340,448
October.....	408,812	21,384	703,008	17,601	21,148,151	901,884	22,050,035
November.....	674,926	9,530	698,756	16,482	20,997,551	1,021,703	22,019,254
December.....	355,057	214,020	703,598	20,310	20,953,408	911,014	21,864,422
Disability insurance trust fund							
Cumulative, January 1957–December 1958.....	1,667,075	32,331	305,633	15,259	1,320,758	57,756	1,378,514
Calendar year:							
1957 ⁸	701,566	7,240	56,675	2,783	611,946	37,403	649,349
1958.....	965,509	4 25,091	248,958	4 12,477	1,320,758	57,756	1,378,514
1957							
December.....	42,822	5,256	14,311	248	611,946	37,403	649,349
1958							
January.....	36,189	43	15,730	266	649,146	20,440	669,585
February.....	119,443	298	18,034	266	708,585	62,441	771,026
March.....	74,963	184	19,193	266	789,388	37,324	826,713
April.....	83,350	354	20,206	229	858,659	31,323	889,982
May.....	154,760	632	19,407	229	959,051	66,687	1,025,738
June ⁶	93,332	4 8,456	19,175	4 9,378	1,054,458	44,515	1,098,973
July.....	38,173	46	18,747	69	1,085,186	33,190	1,118,376
August.....	129,295	410	19,551	69	1,170,578	57,884	1,228,461
September.....	54,743	188	22,646	69	1,221,478	39,198	1,260,676
October.....	40,715	403	26,060	545	1,234,262	40,928	1,275,189
November.....	96,209	554	27,021	545	1,264,062	80,326	1,344,387
December.....	44,337	13,523	23,189	545	1,320,758	57,756	1,378,514

¹ For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections with suitable subsequent adjustments) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947–51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952, includes deductions for refund of estimated amount of employee-tax overpayment.

² Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951 and 1956, and, beginning June 1958, from the disability insurance fund to the old-age and survivors insurance fund (see footnote 4).

³ Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes amounts for expenses of plans and construction authorized by P.L. 170, 83d Cong., 1st sess.

⁴ Beginning January 1957, subject to subsequent adjustment (with interest) between the two trust funds; the first adjustment, \$9 million applicable to fiscal year 1956–57, was transferred from the disability trust fund in June 1958.

⁵ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

⁶ Revised to correspond with *Final Statement of Receipts and Expenditures of the U.S. Government*.

⁷ Includes payment of \$124 million to the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951 and 1956.

⁸ Initial contributions payable in February 1957 for January liability; initial benefits paid in August 1957 for July eligibility.

Source: *Monthly Statement of Receipts and Expenditures of the U.S. Government* and unpublished Treasury reports.

Table 7.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of the month, by type of benefit and by month, December 1957–December 1958 ¹

[Amounts in thousands; data corrected to Feb. 3, 1959]

Item	Total			Old-age	Disability 3	Wife's or husband's			Child's 4			Widow's or wid- ower's	Moth- er's	Par- ent's
	Total	OASI 2	DI 2			Total	OASI 2	DI 2	Total	OASI 2	DI 2			
	Number													
In current-payment status at end of month:														
1957														
December	11,128,897	10,979,047	149,850	6,197,532	149,850	1,827,048	1,827,048	-----	1,502,077	1,502,077	-----	1,095,137	328,309	28,944
1958														
January	11,204,851	11,045,763	159,088	6,236,325	159,088	1,835,330	1,835,330	-----	1,509,355	1,509,355	-----	1,105,984	329,785	28,984
February	11,322,172	11,153,256	168,916	6,300,598	168,916	1,853,976	1,853,976	-----	1,518,715	1,518,715	-----	1,119,520	331,398	29,049
March	11,460,592	11,282,966	177,626	6,380,180	177,626	1,875,252	1,875,252	-----	1,531,862	1,531,862	-----	1,132,065	334,514	29,093
April	11,628,081	11,440,625	187,456	6,476,915	187,456	1,903,624	1,903,624	-----	1,545,811	1,545,811	-----	1,147,164	337,966	29,145
May	11,758,464	11,563,890	194,574	6,551,778	194,574	1,925,164	1,925,164	-----	1,557,333	1,557,333	-----	1,160,174	340,209	29,232
June	11,905,288	11,704,913	200,375	6,638,500	200,375	1,947,414	1,947,414	-----	1,571,933	1,571,933	-----	1,172,767	344,913	29,386
July	12,011,829	11,807,120	204,709	6,703,193	204,709	1,962,299	1,962,299	-----	1,578,996	1,578,996	-----	1,184,581	348,564	29,487
August	12,132,135	11,908,076	224,059	6,765,324	224,059	1,975,568	1,975,568	-----	1,587,690	1,587,690	-----	1,198,234	351,743	29,517
September	12,228,348	12,002,134	226,214	6,821,294	226,214	1,991,631	1,991,631	-----	1,597,269	1,597,269	-----	1,210,156	352,153	29,631
October	12,327,583	12,083,107	244,476	6,866,663	233,541	2,008,305	2,004,403	3,902	1,614,077	1,607,044	7,033	1,221,450	353,787	29,760
November	12,430,234	12,162,177	268,057	6,920,677	237,719	2,031,091	2,018,860	12,231	1,624,135	1,606,028	18,107	1,232,583	353,964	30,065
December 5														
	Monthly amount													
In current-payment status at end of month:														
1957														
December	\$605,455.1	\$594,551.6	\$10,903.6	\$400,250.4	\$10,903.6	\$62,801.6	\$62,801.6	-----	\$57,952.1	\$57,952.1	-----	\$55,943.7	\$16,102.5	\$1,501.3
1958														
January	611,154.7	599,534.1	11,620.6	403,699.2	11,620.6	63,190.5	63,190.5	-----	58,364.6	58,364.6	-----	56,566.9	16,207.4	1,505.5
February	619,802.9	607,406.1	12,396.8	409,357.7	12,396.8	64,014.5	64,014.5	-----	58,857.9	58,857.9	-----	57,345.4	16,319.8	1,510.8
March	629,411.9	616,320.5	13,091.5	415,822.0	13,091.5	64,908.3	64,908.3	-----	59,485.2	59,485.2	-----	58,067.9	16,522.6	1,514.4
April	641,038.3	627,166.5	13,871.8	423,649.3	13,871.8	66,076.3	66,076.3	-----	60,192.7	60,192.7	-----	58,959.0	16,769.7	1,519.5
May	649,699.0	635,257.6	14,441.4	429,409.4	14,441.4	66,920.1	66,920.1	-----	60,751.2	60,751.2	-----	59,716.6	16,934.4	1,526.0
June	659,684.1	644,773.1	14,911.0	436,244.4	14,911.0	67,821.1	67,821.1	-----	61,471.1	61,471.1	-----	60,457.4	17,241.1	1,538.0
July	667,363.5	652,102.1	15,261.5	441,563.1	15,261.5	68,460.4	68,460.4	-----	61,879.5	61,879.5	-----	61,149.5	17,503.9	1,545.7
August	677,727.1	659,425.0	18,302.2	446,748.6	18,302.2	69,053.8	69,053.8	-----	62,392.7	62,392.7	-----	61,955.0	17,725.5	1,549.4
September	684,620.2	666,089.0	18,531.2	451,347.4	18,531.2	69,737.2	69,737.2	-----	63,012.9	63,012.9	-----	62,674.0	17,758.8	1,558.7
October	690,935.7	671,456.3	19,479.4	454,946.3	19,142.6	70,373.3	70,238.2	\$135.1	63,731.8	63,530.1	\$201.7	63,329.8	17,843.7	1,568.2
November	697,528.6	677,103.7	20,424.9	459,201.1	19,515.7	71,230.1	70,814.8	415.2	64,130.2	63,636.3	494.0	63,976.6	17,886.5	1,588.3
December 5														

¹ For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

² Benefits under the old-age and survivors insurance (OASI) parts of the old-age, survivors, and disability insurance program are payable from the old-age and survivors insurance trust fund to old-age insurance (retired worker) beneficiaries and their dependents and to survivors of deceased workers. Benefits under the disability insurance (DI) part of the program are payable from the disability insurance trust fund to disability insurance (disabled worker) beneficiaries and their dependents.

³ Monthly benefits to disabled workers aged 50-64.

⁴ Includes benefits payable to disabled persons aged 18 or over—dependent children of disabled, deceased, or retired workers—whose disability began before age 18.

⁵ To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on monthly benefits and lump sums awarded and monthly benefits in current-payment status were suspended for December 1958; the figures on benefits in current-payment status at the end of December 1958 are therefore not available.

Table 8.—Old-age, survivors, and disability insurance: Estimated number of families and beneficiaries receiving benefits and average monthly benefit in current-payment status, by family group, end of June 1958 and 1957

[In thousands, except for average benefit; data corrected to November 1958]

Family classification of beneficiaries	June 30, 1958			June 30, 1957		
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family
Total.....	8,794.4	11,905.3		7,580.8	10,342.1	
Retired worker families.....	6,638.5	8,785.1		5,832.3	7,710.1	
Worker only.....	4,661.2	4,661.2	\$61.80	4,092.2	4,062.2	\$60.30
Male.....	2,498.9	2,498.9	69.50	2,273.0	2,273.0	67.10
Female.....	2,162.3	2,162.3	53.00	1,819.2	1,819.2	51.70
Worker and aged wife.....	1,835.4	3,670.8	109.90	1,628.4	3,256.8	107.70
Worker and young wife ¹	1.0	2.0	107.00	.7	1.4	100.00
Worker and aged dependent husband.....	13.7	27.4	94.00	12.8	25.6	91.80
Worker and 1 or more children.....	29.9	70.8	104.00	21.1	52.9	101.00
Worker, wife aged 65 or over, and 1 or more children.....	7.8	23.8	138.00	3.0	9.2	135.50
Worker, young wife, and 1 or more children.....	89.4	328.8	128.00	74.1	272.0	125.30
Worker, husband, and 1 or more children.....	.1	.3	132.00	0	0	0
Survivor families.....	1,955.5	2,919.8		1,748.5	2,632.0	
Aged widow.....	1,165.5	1,165.5	51.60	1,017.7	1,017.7	50.70
Aged dependent widower.....	1.5	1.5	48.50	1.3	1.3	47.30
Widowed mother only.....	1.0	1.0	49.00	1.5	1.5	49.00
Widowed mother and 1 child.....	149.6	299.2	116.60	134.6	269.2	111.70
Widowed mother and 2 children.....	102.6	307.8	148.70	92.6	277.7	143.70
Widowed mother and 3 or more children.....	97.2	461.4	147.90	87.4	414.6	141.70
Divorced wife and 1 or more children.....	.3	.7	133.00	.3	.7	135.00
1 child only.....	254.9	254.9	51.20	237.6	237.6	49.80
2 children.....	98.9	197.8	87.90	94.3	188.6	85.80
3 children.....	34.7	104.1	113.80	33.8	101.4	109.20
4 children.....	21.6	96.5	125.10	21.0	93.6	117.30
1 aged dependent parent.....	26.0	26.0	52.70	24.7	24.7	51.60
2 aged dependent parents.....	1.7	3.4	99.60	1.7	3.4	98.60
Disabled worker families ²	200.4	200.4	74.40			
Male.....	158.8	158.8	75.50			
Female.....	41.6	41.6	70.10			

¹ Benefits to children were being withheld.

² Benefits to disabled workers aged 50-64 began July 1957.

1958 IN REVIEW

(Continued from page 3)

workers of all ages, 20,000 more than in 1957. From July 1955 to December 1958, a period of disability was established for about 555,000 workers. In 1958, 21,000 persons aged 18 or over who had applied for child's benefits because of disability were found to have been totally disabled before reaching age 18, bringing the total number of such allowances since January 1957 to 57,000.

• During the year ended December 1958, about 7.9 million unemployed persons drew one or more benefit checks under the State unemployment insurance programs and the program of unemployment insurance for Federal employees. They received a total of \$3,575 million in compensation for almost 117.7 million weeks of unemployment. The average beneficiary drew benefits for 14.8 weeks, and his average check for total unemployment amounted to \$30.58. Initial claims, representing

new unemployment, numbered 19.5 million in 1958, and in an average week insured unemployment was 2.5 million. Almost 2.6 million claimants exhausted their rights to benefits. All these figures are substantially higher than those for 1957. Benefits paid and the number of exhaustions, for example, were more than double those in the preceding year, and insured unemployment was almost double the 1957 average. The increases reflect the effect of the business recession in late 1957 and the first half of 1958, which brought a sharp rise in unemployment.

Jobless workers under the regular State programs and the program for Federal workers received \$234.7 million in benefits in December 1958—about \$60 million more than in November and \$28 million more than in December 1957. The average weekly benefit they received for total unemployment was \$30.41. A 17-percent increase from November brought the number of workers receiving benefits in an average week to 1.7

million; the average was 6 percent higher than that in December 1957. Although the number of initial claims rose 53 percent during the month, the total of 1.9 million was 5 percent less than that in December 1957. Insured unemployment in an average week went up more than 18 percent to 2.1 million, which was also the average a year earlier. About 213,000 workers exhausted their benefit rights—20 percent more than in November and 93 percent more than in December 1957.

Benefits paid under the temporary unemployment compensation programs totaled \$55.8 million in December. Insured unemployment under these programs continued to decline, dropping about 4 percent from the November average to 397,000; part of the decrease was caused by the exhaustion of extended benefit rights. Benefits under the program of unemployment compensation for ex-servicemen amounted to \$5.2 million. November was the first full month the program was in operation.

Table 9.—Old-age, survivors, and disability insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum death payments awarded, and number of deceased workers represented for the first time in awards of lump-sum death payments, 1940-58

[Corrected to Feb. 3, 1958]

Year and quarter ¹	Monthly benefits								Lump-sum awards	
	Total	Old-age	Wife's or husband's	Child's ²	Widow's or widower's	Mother's	Parent's	Disability ³	Number of payments	Number of deceased workers
1940.....	254,984	132,335	34,555	59,382	4,600	23,260	852	-----	75,095	61,080
1941.....	269,286	114,660	36,213	75,619	11,020	30,502	1,272	-----	117,303	90,941
1942.....	258,116	99,622	33,250	77,384	14,774	31,820	1,266	-----	134,991	103,332
1943.....	262,865	89,070	31,916	85,619	19,576	35,420	1,264	-----	163,011	122,185
1944.....	318,949	110,097	40,349	99,676	24,759	42,649	1,419	-----	205,177	151,869
1945.....	462,463	185,174	63,068	127,514	29,844	55,108	1,755	-----	247,012	178,813
1946.....	547,150	258,980	88,515	114,875	38,823	44,190	1,767	-----	250,706	179,588
1947.....	572,909	271,488	94,189	115,754	45,249	42,807	3,422	-----	218,787	181,992
1948.....	596,201	275,903	98,554	118,955	55,667	44,276	2,846	-----	213,096	200,090
1949.....	682,241	337,273	117,356	118,922	62,928	43,087	2,675	-----	212,614	202,154
1950.....	962,628	567,131	162,768	122,641	66,735	41,101	2,252	-----	209,960	200,411
1951.....	1,336,432	702,984	228,887	230,500	89,591	78,323	6,147	-----	431,229	414,470
1952.....	1,053,303	531,206	177,707	183,345	92,302	64,875	3,808	-----	456,531	437,896
1953.....	1,419,462	771,671	246,856	212,178	112,866	71,945	3,946	-----	532,846	511,986
1954.....	1,401,733	749,911	236,764	212,796	128,026	70,775	3,461	-----	536,341	516,158
1955.....	1,657,773	909,883	288,915	238,795	140,624	76,018	3,538	-----	589,612	566,830
1956.....	1,855,296	934,033	384,562	211,783	253,524	67,475	3,919	-----	572,291	546,984
1957.....	2,832,344	1,424,975	578,012	313,163	244,633	88,174	4,585	178,802	718,672	689,282
1958 (Jan.-Nov.) ⁴	2,123,438	1,041,688	* 379,429	* 286,772	199,314	81,466	3,375	131,394	683,964	656,825
1954										
January-March.....	346,440	187,531	59,037	52,257	29,091	17,634	890	-----	136,587	131,749
April-June.....	380,542	209,201	64,266	56,167	31,480	18,464	964	-----	145,660	140,211
July-September.....	326,154	176,190	55,495	49,217	28,177	16,265	810	-----	127,417	122,338
October-December.....	348,597	176,989	57,966	55,155	39,278	18,412	797	-----	126,677	121,860
1955										
January-March.....	396,719	219,209	75,936	50,547	34,389	15,917	721	-----	127,646	122,660
April-June.....	504,709	291,587	86,914	67,375	36,663	21,263	907	-----	165,082	159,272
July-September.....	402,163	217,849	67,324	61,635	34,855	19,631	969	-----	149,649	143,806
October-December.....	354,182	181,238	58,741	59,338	34,717	19,207	941	-----	147,235	141,092
1956										
January-March.....	346,713	185,202	59,905	52,382	31,845	16,587	792	-----	140,862	135,218
April-June.....	413,242	223,469	73,641	60,706	35,271	19,244	911	-----	162,620	155,268
July-September.....	438,803	244,225	87,051	55,098	33,842	17,748	839	-----	149,594	142,149
October-December.....	656,538	281,137	163,965	43,597	152,566	13,896	1,377	-----	119,215	114,349
1957										
January-March.....	659,108	348,707	151,509	65,681	72,076	19,890	1,245	-----	173,108	166,199
April-June.....	950,330	538,103	226,371	94,029	65,857	24,645	1,325	-----	198,975	190,069
July-September.....	641,756	264,506	100,944	72,626	48,603	18,849	962	135,266	158,649	152,011
October-December.....	581,150	273,659	99,188	80,827	58,097	24,790	1,053	43,536	187,940	180,983
1958										
January-March.....	546,939	263,420	95,847	67,599	54,374	20,611	817	44,271	179,534	172,541
April-June.....	711,565	371,765	128,665	85,599	59,996	25,553	970	39,017	210,895	202,300
July-September.....	547,059	271,872	92,757	74,213	54,668	22,423	882	30,244	187,770	180,114
October-November ⁴	317,875	134,631	* 62,160	* 59,361	30,276	12,879	706	17,862	105,765	101,870

¹ Quarterly data for 1940-44 were presented in the *Bulletin* for February 1947, p. 29; for 1945-49, in the *Bulletin* for March 1950, p. 22; for 1950-53, in the *Bulletin* for March 1954, p. 29.

² Beginning January 1957, includes benefits payable to disabled persons aged 18 or over—dependent children of deceased or retired insured workers—whose disability began before age 18; beginning October 1958, also includes benefits payable to dependent children of disability (disabled worker) beneficiaries.

³ Monthly benefits to disabled workers aged 50-64.

⁴ See footnote 5, table 7, page 27.

⁵ Includes 12,920 benefits payable to wives or husbands of disability (disabled worker) beneficiaries.

⁶ Includes 18,263 benefits payable to dependent children of disability (disabled worker) beneficiaries.

Table 10.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, December 1958 ¹

Region and State	Nonfarm place- ments	Initial claims		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment ³
		Total ²	Women	Total	Women	All types of unemployment ³			Total unemployment		
						Weeks com- pensated	Benefits paid ⁴	Average weekly number of bene- ficiaries	Weeks com- pensated	Average weekly payment	
Total.....	¹ 406,054	1,924,416	617,887	9,541,278	3,158,920	7,997,260	\$234,683,449	1,738,535	7,338,848	\$30.41	⁵ 2,110,760
Region I:											
Connecticut.....	6,201	32,093	12,091	177,916	67,262	154,760	5,326,032	33,643	147,561	35.20	40,415
Maine.....	1,102	11,895	3,041	83,143	32,645	68,947	1,440,843	14,988	63,414	21.61	17,633
Massachusetts.....	11,340	105,828	53,345	366,032	160,063	299,213	8,478,919	65,046	243,842	31.35	87,600
New Hampshire.....	1,136	7,886	2,996	33,658	13,359	25,973	587,724	5,646	23,428	23.79	7,538
Rhode Island.....	1,184	22,339	12,454	67,764	29,213	59,175	1,749,083	12,864	52,725	31.06	16,100
Vermont.....	690	4,534	1,095	18,335	6,260	13,938	326,259	3,030	12,945	24.02	4,091
Region II:											
New Jersey.....	8,597	102,428	50,817	482,386	232,963	468,116	14,648,560	101,764	411,680	32.32	100,870
New York.....	59,762	367,907	153,626	1,460,914	582,905	1,186,629	38,644,401	257,963	1,046,713	34.62	319,558
Puerto Rico.....	4,767	1,192	318	8,971	2,627	1,185	29,832	258	1,177	25.25	-----
Virgin Islands.....	309	5	0	48	0	24	473	5	24	19.71	-----
Region III:											
Delaware.....	394	6,157	924	23,134	5,616	21,560	674,923	4,687	19,662	32.38	5,076
District of Columbia.....	3,297	4,866	1,009	32,345	11,634	26,242	695,153	5,705	25,655	26.73	6,675
Maryland.....	3,253	33,294	9,366	147,797	44,468	160,963	4,766,237	34,992	151,162	30.27	37,316
North Carolina.....	9,988	31,178	12,871	159,181	71,965	150,059	2,956,764	32,622	139,942	20.00	42,302
Pennsylvania.....	24,021	227,827	78,204	1,176,032	359,248	1,009,110	28,592,364	219,372	928,834	29.43	247,988
Virginia.....	4,838	19,528	5,721	83,311	26,019	65,220	1,519,493	14,178	62,258	23.91	18,317
West Virginia.....	1,430	16,347	1,773	139,197	20,841	110,706	2,483,990	24,067	103,298	23.01	29,579
Region IV:											
Alabama.....	6,022	17,761	3,851	146,365	33,678	113,245	2,571,021	24,618	109,103	22.98	30,458
Florida.....	16,595	25,472	7,369	132,365	46,558	70,230	1,689,768	15,267	66,392	24.55	27,481
Georgia.....	7,170	20,944	8,585	151,179	64,842	112,683	2,587,496	24,496	104,585	23.67	31,420
Mississippi.....	5,958	15,161	4,621	67,966	21,400	43,568	934,008	9,471	39,911	22.06	14,677
South Carolina.....	4,466	9,804	3,575	63,042	26,745	49,636	1,069,047	10,790	45,697	22.09	14,944
Tennessee.....	6,562	21,580	5,686	178,254	65,961	146,166	3,092,656	31,775	134,350	21.79	38,555
Region V:											
Kentucky.....	4,995	20,973	3,901	141,678	36,977	98,752	2,595,467	21,468	91,028	27.24	29,137
Michigan.....	9,603	78,654	12,807	449,928	85,526	374,584	12,960,926	81,431	361,169	35.21	106,169
Ohio.....	17,082	94,486	17,984	488,122	112,876	396,728	12,348,623	86,245	374,601	32.04	106,605
Region VI:											
Illinois.....	16,663	92,387	26,587	436,198	141,707	381,475	11,163,622	82,929	348,329	30.15	109,151
Indiana.....	4,030	46,490	11,767	165,113	43,075	141,243	3,963,739	30,705	128,537	29.20	43,677
Minnesota.....	6,681	27,523	4,872	149,155	34,052	134,291	3,862,774	29,194	128,599	29.27	33,445
Wisconsin.....	9,295	30,491	7,901	172,707	53,991	124,667	4,226,334	27,102	112,060	34.50	37,903
Region VII:											
Iowa.....	6,439	11,336	2,363	41,909	13,751	29,621	723,998	6,439	27,162	25.39	9,297
Kansas.....	5,558	10,572	1,880	52,012	14,934	45,900	1,320,270	9,978	43,698	29.15	11,187
Missouri.....	5,166	42,491	15,383	171,658	55,452	123,291	3,086,677	26,802	102,792	27.57	37,812
Nebraska.....	4,758	6,005	831	24,353	7,421	21,329	578,333	4,637	20,273	27.85	6,054
North Dakota.....	1,572	4,259	266	16,773	1,619	13,839	372,672	3,008	12,681	27.03	5,016
South Dakota.....	1,297	2,744	453	10,776	1,776	6,696	169,998	1,456	6,216	26.13	2,426
Region VIII:											
Arkansas.....	4,842	13,540	2,894	83,158	21,302	47,348	945,677	10,293	43,180	20.61	17,983
Louisiana.....	6,132	18,612	2,525	127,854	21,981	97,707	2,912,870	21,241	90,459	30.66	26,843
Oklahoma.....	8,771	12,392	2,880	84,020	26,052	51,875	1,269,816	11,277	47,970	25.82	18,155
Texas.....	35,427	33,403	6,921	207,156	58,771	214,842	5,128,389	46,705	203,827	24.28	52,528
Region IX:											
Colorado.....	4,974	7,505	1,158	39,934	10,888	32,813	1,010,591	7,133	30,699	31.56	8,398
Montana.....	1,983	6,842	972	35,842	8,227	38,734	1,060,515	8,420	38,734	27.44	9,101
New Mexico.....	3,442	4,019	501	20,333	3,950	15,971	402,240	3,472	15,050	25.72	4,052
Utah.....	2,851	5,336	1,187	28,256	8,419	22,114	676,477	4,807	20,476	31.53	6,158
Wyoming.....	963	2,250	260	9,677	2,424	8,764	304,401	1,886	7,821	35.77	2,647
Region X:											
Arizona.....	5,691	7,562	1,362	37,059	11,309	24,618	722,328	5,352	23,590	29.64	7,772
California.....	33,790	152,011	39,701	850,076	312,566	775,743	25,007,661	168,640	732,204	33.08	181,007
Hawaii.....	734	2,043	764	17,718	9,805	14,353	371,919	3,120	12,481	27.70	(⁶)
Nevada.....	1,524	3,832	973	22,727	6,724	21,456	970,139	4,664	20,079	37.73	4,812
Region XI:											
Alaska.....	520	3,044	507	22,721	2,814	24,781	881,843	5,387	23,899	36.04	(⁷)
Idaho.....	2,475	6,989	1,079	35,690	6,573	24,735	842,502	5,377	23,553	34.45	8,070
Oregon.....	3,612	27,825	4,796	143,177	41,598	116,106	3,820,939	25,240	108,521	33.55	30,827
Washington.....	6,068	42,774	9,074	256,163	75,088	215,626	6,296,663	46,875	204,802	29.71	55,948

¹ Includes data for the Federal employees' unemployment compensation program, administered by the States as agents of the Federal Government.

² Excludes transitional claims.

³ Total, part-total, and partial.

⁴ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁵ Includes 34 placements made during December in Guam.

⁶ Excludes Alaska and Hawaii.

⁷ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 11.—Public assistance in the United States, by month, December 1957–December 1958¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴	Total	Old-age assistance	Aid to dependent children (recipients)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴
			Families	Recipients									
				Total ³									
1957	Number of recipients							Percentage change from previous month					
December		2,487,117	667,203	2,498,041	1,913,079	108,431	291,182	345,000	-0.2	+1.7	(⁵)	+0.8	+10.2
1958													
January		2,480,763	678,027	2,540,988	1,946,024	108,213	293,457	393,000	-0.3	+1.7	-0.2	+0.8	+13.9
February		2,474,483	689,981	2,587,555	1,981,715	107,728	295,696	423,000	-0.3	+1.8	-0.4	+0.8	+7.8
March		2,470,650	704,498	2,641,820	2,023,535	107,787	299,867	452,000	-0.2	+2.1	+1.1	+1.4	+6.7
April		2,465,980	716,296	2,687,845	2,057,926	107,898	304,862	454,000	-0.2	+1.7	+1.1	+1.7	+4.4
May		2,464,344	725,007	2,720,974	2,082,899	108,144	309,486	430,000	-0.1	+1.2	+2.2	+1.5	-5.1
June		2,460,299	728,255	2,733,146	2,092,216	108,336	312,585	418,000	-0.2	+0.4	+2.2	+1.0	-3.0
July		2,458,761	729,338	2,737,453	2,094,987	108,886	315,968	405,000	-0.1	+0.2	+2.5	+1.1	-3.1
August		2,456,043	732,050	2,750,548	2,105,694	109,114	318,151	384,000	-0.1	+0.5	+2.2	+0.7	-5.2
September		2,454,281	736,478	2,770,517	2,121,925	109,342	320,516	381,000	-0.1	+0.7	+2.2	+0.7	-0.8
October		2,455,358	741,501	2,792,437	2,139,700	109,594	322,974	386,000	(⁵)	+0.8	+2.2	+0.8	+1.5
November		2,452,775	746,271	2,811,134	2,154,928	109,796	325,294	393,000	-0.1	+0.7	+2.2	+0.7	+1.8
December		2,452,465	756,405	2,850,440	2,185,225	109,831	327,763	434,000	(⁵)	+1.4	(⁵)	+0.8	+10.5
1957	Amount of assistance							Percentage change from previous month					
December	\$269,683,000	\$150,948,294	\$67,209,427		\$7,194,914	\$17,513,785	\$20,593,000	+1.8	+0.2	+2.2	+0.5	+1.3	+15.3
1958													
January	274,840,000	151,556,872	68,618,269		7,186,896	17,741,403	23,619,000	+1.9	+0.4	+2.1	-0.1	+1.3	+14.7
February	277,839,000	151,148,944	70,006,308		7,168,489	17,909,801	25,255,000	+1.1	-0.3	+2.0	-0.3	+0.9	+6.9
March	284,020,000	151,434,890	72,009,344		7,189,413	18,191,186	27,594,000	+2.2	+0.2	+2.9	+0.3	+1.6	+9.3
April	285,134,000	150,981,895	73,446,282		7,190,649	18,467,430	27,686,000	+0.4	-0.3	+2.0	(⁵)	+1.5	+0.3
May	285,576,000	151,317,552	74,251,695		7,196,326	18,695,143	26,404,000	+0.2	+0.2	+1.1	+1.1	+1.2	-4.6
June	284,969,000	151,014,619	74,564,363		7,228,164	18,969,310	25,713,000	-0.2	-0.2	+0.4	+0.4	+1.5	-2.6
July	283,170,000	150,875,984	74,316,563		7,258,399	18,998,787	24,633,000	-0.6	-0.1	-0.3	+0.4	+0.2	-4.2
August	283,110,000	151,598,122	74,624,065		7,254,331	19,199,930	23,186,000	(⁵)	+0.5	+0.4	-0.1	+1.1	-5.9
September	285,277,000	151,647,823	76,051,105		7,324,068	19,503,462	23,385,000	+0.8	(⁵)	+1.9	+1.0	+1.6	+0.9
October	292,504,000	155,463,614	77,737,527		7,402,577	19,949,176	24,778,000	+2.5	+2.5	+2.2	+1.1	+2.3	+6.0
November	293,578,000	155,066,929	78,748,815		7,446,517	20,057,128	25,099,000	+0.4	-0.3	+1.3	+0.6	+0.5	+1.3
December	303,278,000	157,341,932	80,631,860		7,500,759	20,513,738	29,892,000	+3.3	+1.5	+2.4	+0.7	+0.3	+19.1

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴ Excludes Idaho; data not available. Percentage change based on data for 52 States.

⁵ Decrease of less than 0.05 percent.

⁶ Increase of less than 0.05 percent.

Table 12.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, December 1958 ¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total.....	\$18,418,513	\$4,841,041	\$538,694	\$3,032,334	² \$7,398,000
Alabama.....	919	1,112	3	373	
Alaska.....				(³)	⁴ 37,841
Arkansas.....	246,368	23,551	8,881	40,337	
California.....	1,591,680	917,955	84,588		77,236
Colorado.....	618,396	41,140	2,565	11,300	97,105
Connecticut.....	335,984	166,728	5,088	82,485	(⁵)
Delaware.....			1,266		
District of Columbia.....	908	1,550	32	865	451
Florida.....	68,024		1,602	9,884	
Hawaii.....	8,322	33,303	616	6,162	
Illinois.....	1,885,526	435,471	63,617	457,616	⁴ 602,373
Indiana.....	516,285	149,497	21,723	(³)	⁴ 285,041
Iowa.....				(³)	⁴ 240,067
Kansas.....	341,379	72,929	7,636	55,770	49,462
Louisiana.....	217,034	8,748	3,523	46,993	5,120
Maine.....	109,422	16,260	4,670	19,668	⁴ 67,580
Maryland.....	30,256	57,639	1,165	23,534	
Massachusetts.....	2,605,976	148,164	19,294	435,824	194,655
Michigan.....	437,929	78,390	8,311	24,099	237,251
Minnesota.....	1,473,889	176,583	29,564	7,833	211,364
Montana.....	417	207	94		⁴ 201,228
Nebraska.....	312,454	9,372	27,373	26,560	⁴ 23,612
Nevada.....	15,474		996	(³)	(⁵)
New Hampshire.....	79,962	15,633	2,756	11,097	(⁵)
New Jersey.....	582,076	19,493	203	113,504	188,531
New Mexico.....	100,890	55,158	2,628	21,411	24,783
New York.....	2,021,147	1,000,972	79,958	924,904	164,856
North Carolina.....	95,393	45,975	8,016	49,373	⁴ 221,859
North Dakota.....	180,211	23,544	998	32,125	⁴ 22,309
Ohio.....	774,420	245,637	28,911	100,954	⁴ 1,377,598
Oklahoma.....	967,250	218,097	19,898	92,885	(⁵)
Oregon.....	373,694	36,582	2,999	90,073	46,565
Pennsylvania.....	252,345	257,786	54,491	92,766	212,110
Rhode Island.....	78,870	70,183	798	35,658	⁴ 46,740
South Carolina.....					⁴ 11,287
South Dakota.....					⁴ 126,955
Tennessee.....	148,125	39,927	4,896	15,997	
Utah.....	34,084	30,086	840	8,032	1,187
Virgin Islands.....	301	132	5	51	187
Virginia.....	42,551		2,304	11,640	⁴ 11,138
Washington.....	676,139	201,531	7,733	79,670	136,165
West Virginia.....	64,415	60,532	3,481	22,627	⁴ 7,766
Wisconsin.....	1,096,248	174,553	24,785	75,547	294,374
Wyoming.....	33,750	6,621	387	4,717	20,170

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

² Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and re-

porting these data semiannually but not on a monthly basis.

³ No program for aid to the permanently and totally disabled.

⁴ Includes payments made in behalf of recipients of the special types of public assistance.

⁵ Data not available.

Table 13.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, December 1958 ¹

State	Old-age assistance			Aid to dependent children (per recipient)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³
Total, 53 States ⁴	\$64.16	\$56.97	\$7.51	\$28.29	\$26.63	\$1.68	\$68.29	\$63.56	\$4.87	\$62.59	\$53.80	\$9.25
Alabama	43.75	43.74	.01	7.03	7.02	.01	34.71	34.70	(⁵)	32.57	32.54	.03
Arkansas	47.96	43.62	4.37	15.64	14.84	.80	53.36	49.04	4.34	36.32	30.64	5.72
California	84.84	78.91	6.00	45.82	42.20	3.78	104.32	98.45	6.00			
Colorado	96.83	84.99	11.84	32.03	30.51	1.52	76.27	68.13	8.14	60.42	58.36	2.06
Connecticut	111.57	89.57	22.00	49.57	42.25	7.31	99.28	83.28	16.00	128.82	89.82	39.00
Delaware							70.49	66.03	4.71			
District of Columbia	60.36	60.07	.29	33.45	33.35	.10	68.41	68.28	.13	71.47	71.12	.35
Florida	52.99	52.10	.97				58.01	57.40	.63	57.71	56.51	1.39
Hawaii	58.21	52.68	5.53	34.98	31.66	3.32	70.10	63.47	6.62	70.72	65.09	5.63
Illinois	67.68	46.45	23.51	38.39	35.17	3.22	78.93	60.28	19.46	83.50	59.67	24.86
Indiana	58.96	42.92	16.90	28.38	25.14	3.63	68.88	58.80	11.20	(⁶)	(⁶)	(⁶)
Kansas	77.73	67.10	11.23	35.53	32.33	3.48	85.10	73.18	12.16	79.62	67.64	12.91
Louisiana	66.71	65.01	1.74	22.15	22.06	.09	76.15	74.84	1.37	53.82	50.77	3.08
Maine	58.25	49.26	9.00	26.54	25.69	.86	63.93	53.93	10.00	65.35	53.35	12.00
Maryland	56.45	53.36	3.09	27.22	25.47	1.76	61.12	58.58	2.54	64.23	59.89	4.33
Massachusetts	95.96	65.33	30.97	46.32	43.27	3.15	117.59	108.67	9.28	112.40	71.12	44.30
Michigan	70.43	63.92	6.57	36.30	35.46	.84	75.38	70.80	4.57	85.01	78.87	6.18
Minnesota	85.70	55.42	30.52	44.27	38.68	5.61	93.24	67.17	26.37	61.51	58.19	3.77
Montana	61.75	61.70	.05	32.90	32.87	.03	71.24	71.00	.24			
Nebraska	65.00	46.07	19.33	27.38	26.55	.87	80.22	51.84	28.60	67.87	50.55	17.61
Nevada	68.57	62.67	5.91				99.41	93.45	5.96	(⁶)	(⁶)	(⁶)
New Hampshire	71.21	55.85	15.38	41.04	37.17	3.87	74.45	63.25	11.20	86.57	56.41	30.32
New Jersey	84.18	59.06	30.13	43.50	43.00	.50	78.60	78.63	.22	91.70	73.78	20.24
New Mexico	62.72	53.09	9.63	31.26	29.19	2.06	64.25	57.34	6.92	66.76	56.83	9.93
New York	99.07	78.67	22.92	42.28	38.60	3.86	105.60	88.12	19.48	98.45	77.19	23.78
North Carolina	39.25	37.37	1.88	18.79	18.33	.46	51.66	50.14	1.60	45.57	42.67	2.90
North Dakota	79.78	58.35	23.88	38.64	35.23	3.70	69.60	61.01	9.78	89.26	61.21	31.07
Ohio	67.57	58.94	8.63	29.20	26.51	2.00	65.08	57.44	6.91	67.70	58.08	7.69
Oklahoma	72.99	62.54	10.45	29.75	26.03	3.72	89.40	78.87	10.53	81.20	70.63	10.57
Oregon	80.34	61.23	20.47	39.61	37.93	1.79	84.81	74.95	10.38	86.31	71.28	18.45
Pennsylvania	67.45	62.30	5.14	30.51	28.97	1.54	62.78	59.71	3.07	58.48	52.47	6.00
Rhode Island	73.21	62.24	11.00	35.22	30.83	4.39	70.41	64.41	6.00	79.26	65.28	14.00
Tennessee	44.02	41.42	2.60	19.19	18.68	.51	47.70	46.00	1.70	44.17	41.87	2.30
Utah	65.85	61.85	4.00	36.97	34.47	2.50	69.97	65.99	3.98	70.71	66.79	3.92
Virgin Islands	23.46	22.99	.50	12.55	12.38	.17	(⁷)	(⁷)	(⁷)	25.82	25.32	.50
Virginia	38.27	35.62	2.74				45.16	43.34	1.89	43.62	41.71	1.98
Washington	89.41	77.13	12.44	45.56	40.75	4.83	99.16	88.95	10.22	100.53	87.66	13.10
West Virginia	35.79	32.75	3.04	23.53	22.75	.78	40.67	37.43	3.24	38.87	35.87	3.00
Wisconsin	70.29	44.23	29.04	45.09	40.54	5.42	75.68	53.97	23.95	95.41	39.95	59.16
Wyoming	71.83	62.47	9.35	37.36	34.79	2.57	70.99	65.29	5.69	72.89	63.85	9.04

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ May also include small amounts for assistance in kind and vendor payments

for other than medical care. Averages based on number of cases receiving payments. See tables 14-17 for average payments for State programs under which no vendor payments for medical care were made.

⁴ For aid to the permanently and totally disabled represents data for the 48 States with programs in operation.

⁵ Less than 1 cent.

⁶ No program for aid to the permanently and totally disabled.

⁷ Average payment not computed on base of less than 50 recipients.

Table 14.—Old-age assistance: Recipients and payments to recipients, by State, December 1958¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1958 in—		December 1957 in—	
				Number	Amount	Number	Amount
Total ²	2,452,465	\$157,341,932	\$64.16	(³)	+1.5	-1.4	+4.2
Ala.	102,230	4,472,483	43.75	-0.1	(³)	-2.2	+11.9
Alaska	1,490	91,076	61.12	-3	-5	-4.4	-7.9
Ariz.	14,078	778,598	55.31	+1	+3	-9	-1.1
Ark.	56,432	2,706,277	47.96	+1	+2	+2	+5.1
Calif.	265,280	22,506,899	84.84	-1	+5	-5	+1.5
Colo. ³	52,240	5,058,414	96.83	+1	+4	-2	+18.2
Conn.	15,272	1,703,926	111.57	-2	-7	+2	+5.2
Del.	1,516	74,918	49.42	-5	(³)	-5.4	-5.3
D. C.	3,141	189,595	60.36	+2	-3	+1.0	+8.0
Fla.	70,133	3,716,230	52.99	+4	+1.5	+1.0	-1.2
Ga.	98,576	4,754,329	48.23	+1	(³)	(³)	+12.0
Hawaii	1,505	87,603	58.21	+1	+5.7	-3.8	+8.6
Idaho	7,879	514,106	65.25	+7	+5	-3.1	+4.3
Ill.	80,307	5,433,364	67.66	-4	-3	-4.1	-4.3
Ind.	30,556	1,801,732	58.96	-5	+2.9	-3.2	+2
Iowa	36,478	2,685,596	73.62	-3	+1	-3.7	+5.2
Kans.	30,406	2,363,314	77.73	-2	+5	-4.0	+2.2
Ky.	57,342	2,518,370	43.92	+5	+4	-1.9	+11.6
La.	124,648	8,315,241	66.71	+1	(³)	+1	+5.7
Maine	12,158	708,145	58.25	+1	-1	+2	+4.6
Md.	9,786	552,466	56.45	(³)	+6	+9	+10.1
Mass.	84,146	8,074,524	95.96	-1	+10.7	-2.0	-1.8
Mich.	66,610	4,691,435	70.43	-1	(³)	-1.9	+4.3
Minn.	48,292	4,138,571	85.70	+2	+1.2	-1.8	+6.4
Miss.	81,476	2,408,484	29.56	(³)	-1	+3	+4.3
Mo.	121,712	6,875,044	56.49	(³)	-1	-2.5	+1.0
Mont.	7,680	474,239	61.75	-5	-6	-5.1	-5.5
Nebr.	16,162	1,050,555	65.00	-3	-4	-3.7	+6
Nev.	2,619	179,594	68.57	-2	-5	+2.5	+3.8
N. H.	5,198	370,143	71.21	+3	-8	-4.2	-5
N. J.	19,318	1,626,203	84.18	-2	+5	-1	+4.6
N. Mex.	10,476	657,029	62.72	+2	+1	+3.4	+20.4
N. Y.	88,189	8,737,253	99.07	-2	+2.7	-2.7	+4.6
N. C.	50,741	1,991,341	39.25	(³)	+6	-1.0	+6.6
N. Dak.	7,546	602,006	79.78	-5	+6	-1.9	+2.5
Ohio	89,729	6,063,224	67.57	(³)	+2.7	-3.4	+1.2
Okla.	92,526	6,753,476	72.99	-2	-3	-1.6	-1.4
Oreg.	18,252	1,466,408	80.34	+4	+3.4	+1.2	+4.6
Pa.	49,048	3,308,261	67.45	+1.3	+32.6	-1.1	+28.2
P. R.	40,483	329,902	8.15	-4	-4	-3.8	-3.1
R. I.	7,170	524,946	73.21	-2	-3	-2.5	+1.1
S. C.	34,882	1,332,196	38.19	-3	-3	-4.1	-2.4
S. Dak.	9,580	498,380	52.02	-2	-3	-3.9	+1.7
Tenn.	56,971	2,507,949	44.02	+1	(³)	-1.1	+14.4
Tex.	224,602	11,638,263	51.82	(³)	-2	+5	+10.4
Utah	8,521	561,119	65.85	-4	-3	-3.7	-3.1
Vt.	6,023	308,263	51.18	+2	+3	-4.4	-3.4
V. I.	598	14,027	23.46	-1.5	+13.9	-6.1	+19.0
Va.	15,547	595,054	38.27	-2	+4	-2.4	+4.7
Wash.	54,357	4,859,983	89.41	+1	+2	-2.5	+3.3
W. Va.	21,200	758,767	35.79	-4	-1	-3.0	+1.9
Wis.	37,750	2,653,460	70.29	(³)	-5	-2.5	-3.6
Wyo.	3,608	259,151	71.83	-1	+4	-3.0	-4

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Includes 4,071 recipients aged 60-64 in Colorado and payments of \$364,214 to these recipients. Such payments were made without Federal participation.

³ Decrease of less than 0.05 percent.

⁴ In addition, supplemental payments of \$17,368 from general assistance funds were made to 51 recipients.

⁵ Increase of less than 0.05 percent.

⁶ In addition, \$2,508 in special grants was paid to recipients for the month of December only.

Table 15.—Aid to the blind: Recipients and payments to recipients, by State, December 1958¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1958 in—		December 1957 in—	
				Number	Amount	Number	Amount
Total ²	109,831	\$7,500,759	\$68.29	(³)	+0.7	+1.3	+4.3
Ala.	1,655	57,438	34.71	-0.4	-1	-4	-2.6
Alaska	93	6,343	68.20	(³)	(³)	(³)	(³)
Ariz.	812	52,878	65.12	-5	-5	-1.0	-2
Ark.	2,047	109,218	53.36	0	+1.3	(³)	+3.9
Calif. ³	14,098	1,470,748	104.32	+1	+4	+3.6	+3.0
Colo.	315	24,025	76.27	-6	-1.1	-3.1	+1.3
Conn.	318	31,572	99.28	-6	-1.9	+1.9	-1.9
Del.	269	18,963	70.49	-1.5	-1.1	-7	-3.3
D. C.	240	16,418	68.41	+4	(³)	0	+6.5
Fla.	2,551	147,984	58.01	+2	+1.2	+1.4	+6
Ga.	3,530	187,012	52.98	+3	(³)	+2.1	+12.6
Hawaii	93	6,519	70.10	(³)	(³)	(³)	(³)
Idaho	180	12,535	69.64	+1.7	+2.0	-2.2	+8.7
Ill.	3,220	254,168	78.93	-1	-2	-2.9	+6.9
Ind.	1,939	133,554	68.88	+5	+4.1	+6.5	+10.4
Iowa	1,471	129,885	88.30	+5	(³)	+8	+8.1
Kans.	628	53,445	85.10	-2	+4	+1.0	+10.2
Ky.	3,228	142,372	44.11	(³)	+2	-1.4	+9.1
La.	2,572	195,870	76.15	-1	-3	+6.2	+10.2
Maine	467	29,855	63.93	+2	+3	-1.5	+3.6
Md.	459	28,055	61.12	+9	+4	-1.1	+5.6
Mass.	2,079	244,466	117.59	-2	+6.7	+4.5	+10.3
Mich.	1,818	137,034	75.38	-2	+4	+2.3	+3.4
Minn.	1,121	104,527	93.24	-7	-8.6	-1.8	-1.3
Miss.	5,766	222,480	38.58	+3	+3	+10.8	+10.5
Mo. ⁴	5,234	314,040	60.00	+1	+1	+1.8	+1.8
Mont.	385	27,428	71.24	-1.3	-5	-4.7	-2.6
Nebr.	957	76,774	80.22	-8	-1.6	-1.4	+1.5
Nev.	167	16,602	99.41	+2.5	+2.8	+29.5	+33.3
N. H.	246	18,315	74.45	0	-1	+1.2	+4.1
N. J.	927	72,858	78.60	+1	-1.2	+2.3	+3.1
N. Mex.	380	24,416	64.25	-1.0	+5.5	-2.6	+11.5
N. Y.	4,104	433,395	105.60	-3	+2.4	-2.9	+5.9
N. C.	4,999	258,237	51.66	+4	+7.3	+2.2	+15.5
N. Dak.	102	7,099	69.60	-1.9	+4.0	-8.9	-5.3
Ohio	3,726	242,476	65.08	-2	+1.9	+4	-1.3
Okla.	1,889	168,874	89.40	+2	-2	-1.3	+1.2
Oreg.	289	24,509	84.81	-7	+1.1	-2.4	+1.5
Pa. ⁵	17,728	1,113,005	62.78	-2	-2	+2	-4
P. R.	1,817	14,593	8.03	+4	+3	+9	+5
R. I.	133	9,364	70.41	+2.3	+2.0	+3.9	+2.1
S. C.	1,770	74,888	42.31	-4	-4	+7	+2.0
S. Dak.	180	9,334	51.86	-1.1	-2.2	0	+4.8
Tenn.	2,880	137,372	47.70	+1	+2	-1.8	+9.1
Tex.	6,420	360,099	56.09	+3	+5	-6	+9.1
Utah	211	14,763	69.97	+5	+1.5	-3.7	-6.2
Vt.	144	7,449	51.73	0	-2	+4.3	+2
V. I.	21	6,564	(³)	(³)	(³)	(³)	(³)
Va.	1,218	55,005	45.16	+1.2	+1.2	-2.6	+5.8
Wash.	757	75,065	99.16	0	+2	-2.2	+4
W. Va.	1,075	43,718	40.67	-1.0	-2.0	-2.6	+5.5
Wis.	1,035	78,326	75.68	-1	+2.6	-2	-5.2
Wyo.	68	4,827	70.99	(³)	(³)	(³)	(³)

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$33,582 to 304 recipients; Missouri, \$43,083 to 710 recipients; and Pennsylvania, \$653,531 to 10,802 recipients.

³ Increase of less than 0.05 percent.

⁴ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁵ Decrease of less than 0.05 percent.

⁶ In addition, \$96 in special grants was paid to recipients for the month of December only.

Table 16.—Aid to dependent children: Recipients and payments to recipients, by State, December 1958¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		November 1958 in—		December 1957 in—	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total.....	756,405	2,850,440	2,185,225	\$80,631,800	\$106.60	\$28.29	+1.4	+2.4	+14.1	+20.0
Alabama.....	22,867	90,588	70,456	636,764	27.85	7.03	+3	+4	+5.6	-10.7
Alaska.....	1,167	4,100	3,044	118,062	101.17	28.80	+4.0	+4.4	-4.9	-5.0
Arizona.....	6,255	24,559	18,845	641,041	102.48	26.10	+2.4	+1.7	+14.9	+16.3
Arkansas.....	7,763	29,497	23,104	461,236	59.41	15.64	+3.9	+4.3	-3.0	-3.0
California.....	68,455	242,693	188,495	11,119,390	162.43	45.82	+2.4	+2.6	+22.0	+26.6
Colorado.....	6,983	26,997	21,051	864,765	123.84	32.03	+1.5	+1.4	+10.7	+12.5
Connecticut.....	6,947	22,805	16,894	1,130,347	162.71	49.57	+1.0	+2.7	+23.6	+37.6
Delaware.....	1,602	6,283	4,810	147,104	86.94	23.41	+2.2	+3.4	+10.2	+11.1
District of Columbia.....	3,548	15,634	12,309	522,950	147.39	33.45	+4.5	+4.7	+27.4	+49.0
Florida.....	26,727	97,617	75,462	1,587,256	59.39	16.26	+1.0	+7	+14.8	+14.5
Georgia.....	16,206	60,650	46,564	1,452,021	89.60	23.94	+1.8	+1.8	+9.6	+18.1
Hawaii.....	2,592	10,016	7,967	350,401	135.19	34.98	+2.5	+10.2	-5.5	+11.1
Idaho.....	1,952	7,154	5,261	287,046	147.05	40.12	+3.2	+3.4	+8.9	+14.1
Illinois.....	33,240	135,374	103,834	5,196,404	156.33	38.39	+9	+9	+27.2	+34.2
Indiana.....	11,358	41,216	30,995	1,169,572	102.97	28.38	+1.4	+2.4	+19.3	+19.3
Iowa.....	8,352	30,688	22,932	1,062,336	127.20	34.62	+4	-4	+13.7	+22.3
Kansas.....	5,667	20,985	16,374	745,650	131.58	35.53	+1.6	+1.5	+10.9	+18.4
Kentucky.....	20,736	75,375	56,837	1,517,306	73.17	20.13	+2.0	+2.0	+5.6	+8.1
Louisiana.....	24,342	98,891	76,565	2,190,306	89.98	22.15	-3	+3	+7.0	+13.2
Maine.....	5,420	18,957	13,938	503,181	92.84	26.54	+1.0	+9	+13.3	+11.5
Maryland.....	7,930	32,795	25,678	892,780	112.58	27.22	+3.1	+4.3	+17.2	+29.3
Massachusetts.....	13,940	47,069	35,304	2,180,351	156.41	46.32	+9	+7	+8.3	+10.1
Michigan.....	26,173	92,999	68,213	3,375,872	128.98	36.30	+1.8	+1.8	+19.2	+15.3
Minnesota.....	9,213	31,501	24,356	1,394,447	151.36	44.27	+1.6	+4.1	+9.8	+18.3
Mississippi.....	17,422	66,415	52,130	704,349	40.43	10.61	+9	+1.1	+19.4	+67.7
Missouri.....	25,068	94,208	71,193	2,091,423	83.43	22.20	+7	+8	+12.9	+6.0
Montana.....	2,024	7,382	5,736	242,881	120.00	32.90	+1.3	+2.9	-2.4	-1.5
Nebraska.....	2,895	10,760	8,161	294,630	101.77	27.38	+7	+1.2	+1.6	+2.8
Nevada.....	953	3,171	2,450	85,190	89.39	26.87	+2.2	+9	+27.8	+27.8
New Hampshire.....	1,071	4,042	3,040	165,866	154.87	41.04	+1.8	+1.5	+15.2	+24.3
New Jersey.....	9,871	32,777	24,832	1,425,768	144.44	43.50	+9	+1.4	+22.0	+26.2
New Mexico.....	7,126	26,729	20,362	835,455	117.24	31.26	+8	+5.5	+8.3	+28.9
New York.....	67,172	259,625	194,565	10,976,178	163.40	42.28	+7	+2.8	+13.1	+17.1
North Carolina.....	25,256	99,945	77,034	1,878,090	74.36	18.79	+1.8	+2.5	+14.4	+20.3
North Dakota.....	1,693	6,356	4,932	245,575	145.05	38.64	+4	+4	+4.0	+9.9
Ohio.....	23,340	90,961	69,652	2,656,202	113.80	29.20	+1.2	+6.5	+20.4	+42.1
Oklahoma.....	16,900	58,702	44,599	1,746,207	102.78	29.75	+1.1	+1.3	+5.3	+7.8
Oregon.....	5,756	20,392	15,390	807,683	140.32	39.61	+3.2	+5.6	+26.1	+31.1
Pennsylvania.....	42,373	167,123	127,238	5,099,178	120.34	30.51	+4.2	+6.1	+28.8	+31.5
Puerto Rico.....	48,630	182,001	146,519	673,373	13.85	3.70	+7	+1	+8.8	+7.8
Rhode Island.....	4,415	15,987	11,978	563,018	127.52	35.22	+1	+3	+9.2	+12.0
South Carolina.....	9,608	38,245	30,067	536,609	55.85	14.03	+3	+3	+10.8	+10.4
South Dakota.....	3,132	10,656	8,063	283,738	93.79	27.57	+5	+5	+6.1	+12.9
Tennessee.....	21,014	77,609	58,475	1,489,352	70.87	19.19	+1.4	+1.3	+11.9	+15.1
Texas.....	25,277	104,554	79,639	1,726,400	68.30	16.51	+9	+6	+5.9	+1.5
Utah.....	3,406	12,052	8,985	445,540	130.81	36.97	+1.1	+2.4	+18.4	+17.2
Vermont.....	1,162	4,098	3,083	109,673	94.38	26.76	+1.3	+1.8	+12.6	+15.3
Virgin Islands.....	222	778	669	49,761	43.97	12.55	-1.9	+27.2	-18.4	+12.9
Virginia.....	9,272	37,311	29,254	706,532	76.20	18.94	+9	+1.2	+7.0	+10.8
Washington.....	12,002	41,763	31,175	1,902,556	158.52	45.56	+2.1	+2.8	+17.2	+25.6
West Virginia.....	20,155	77,558	60,346	1,824,937	90.55	23.53	+5	+8	+13.0	+17.1
Wisconsin.....	8,856	32,223	24,413	1,452,946	164.06	45.09	+9	+1.9	+16.9	+21.3
Wyoming.....	719	2,574	1,957	96,162	133.74	37.36	+2.6	+2.0	+12.4	+17.3

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ In addition, supplemental payments were made from general assistance funds to an unknown number of families.

⁴ In addition, \$1,609 in special grants was paid to families for the month of December only.

Table 17.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, December 1958¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1958 in—		December 1957 in—	
				Number	Amount	Number	Amount
Total	327,763	\$20,513,738	\$62.59	+0.8	+2.3	+12.6	+17.1
Ala.	12,847	418,449	32.57	-.2	+2.2	+1.6	+1.7
Ark.	7,050	256,082	36.32	+2.2	+3.0	+2.1	+3.5
Calif.	4,917	374,581	76.18	+5.0	+4.6	(²)	(²)
Colo.	5,486	331,447	60.42	+1.0	+5.5	+3.3	+4.5
Conn.	2,115	272,447	128.82	-.8	+7.7	+2.7	+8.1
Del.	307	19,847	64.65	-1.9	-.6	+1.3	+3.2
D. C.	2,479	177,165	71.47	+1.0	+1.1	-.2	+5.6
Fla.	7,095	409,453	57.71	+2.9	+4.8	+15.4	+15.0
Ga.	17,064	885,643	51.90	+2.3	+2.5	+19.6	+33.0
Hawaii	1,095	77,433	70.72	+2.2	+8.0	-4.5	+5.7
Idaho	958	67,154	70.10	+2.2	+2.3	+4.0	+13.3
Ill.	18,276	1,526,090	83.50	+1.1	+6.6	+40.2	+43.0
Kans.	4,321	344,031	79.62	+1.1	+4.4	+1.5	+5.3
Ky.	7,843	345,884	44.10	+1.4	+1.6	+22.4	+41.9
La.	15,259	821,228	53.82	-.8	-.7	+2.9	+10.8
Maine	1,639	107,106	65.35	+2.1	+2.1	+44.3	+50.4
Md.	5,430	348,763	64.23	-.2	+1.1	+7.2	+17.1
Mass.	9,838	1,105,837	112.40	+2.0	+11.2	+5.1	+5.2
Mich.	3,901	331,617	85.01	+2.1	+2.1	+21.2	+25.0
Minn.	2,079	127,875	61.61	+1.7	+2.1	+17.6	+19.4
Miss.	7,052	208,593	29.58	+4.3	+4.2	+23.5	+24.2
Mo.	15,195	884,177	58.19	+2.2	+1.1	+2.7	+5.9
Mont.	1,488	105,322	70.78	-.7	+2.3	+2.5	+5.6
Nebr.	1,508	102,341	67.87	+1.1	-3.5	+9.6	+13.3
N. H.	366	31,685	86.57	+2.5	+2.9	+11.2	+9.1
N. J.	5,609	514,364	91.70	+5.5	-.1	+15.1	+15.2
N. Mex.	2,157	143,999	66.76	+1.0	+3.3	+12.1	+33.4
N. Y.	38,897	3,829,434	98.45	-.7	+3.5	+1.3	+5.8
N. C.	17,025	775,854	45.57	+8.8	+1.9	+11.6	+21.9
N. Dak.	1,034	92,291	89.26	0	+2.8	+1.9	+4.9
Ohio	10,189	689,808	67.70	+1.6	+5.2	+12.8	+21.5
Okl.	8,789	713,692	81.20	+1.0	+7.7	+12.3	+14.6
Oreg.	4,882	421,380	86.31	+3.3	+5.3	+21.6	+21.4
Pa.	15,454	903,703	58.48	+2.2	-1.3	+11.7	+8.7
P. R.	21,332	185,360	8.69	+1.1	-.2	+2.2	+1.3
R. I.	2,547	201,867	79.26	+1.9	+1.8	+30.2	+32.3
S. C.	7,837	273,539	34.90	+7.7	+7.7	+2.2	+2.7
S. Dak.	1,021	53,572	52.47	-1.0	-.5	+7.9	+12.4
Tenn.	6,955	307,208	44.17	+3.3	+4.3	+51.4	+62.2
Tex.	4,222	218,650	51.79	+3.2	+3.1	+47.8	+536.0
Utah	2,050	144,954	70.71	+1.5	+2.2	+12.6	+11.8
Vt.	757	40,519	53.53	+1.2	+1.3	+20.9	+21.1
V. I.	103	2,659	25.82	-1.9	+12.1	-3.7	+23.2
Wa.	5,879	256,453	43.62	+1.1	+3.3	+8.6	+13.7
Wash.	6,081	611,345	100.53	+7.7	+1.3	+8.5	+11.0
W. Va.	7,536	292,944	38.87	-.3	+2.2	-1.9	+5.5
Wis.	1,277	121,844	95.41	+1.1	-1.3	+3.1	-7.3
Wyo.	522	38,049	72.89	+2.8	+5.4	+3.4	+8.0

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Not computed; October 1957 first month of operation.

³ In addition, \$430 in special grants was paid to recipients for the month of December only.

Table 18.—General assistance: Cases and payments to cases, by State, December 1958¹

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	November 1958 in—		December 1957 in—	
				Number	Amount	Number	Amount
Total ²	434,000	\$29,892,000	\$68.88	+10.5	+19.1	+25.9	+45.2
Ala.	84	1,100	13.10	(³)	(³)	-19.2	-20.8
Alaska	226	14,421	63.81	+10.2	+9.5	+17.1	+8.6
Ariz. ⁴	2,696	114,938	42.63				
Ark.	406	5,198	12.80	+2.8	+1.5	+21.6	+15.8
Calif.	36,512	2,042,924	56.26	+8.0	+9.9	+2.4	+8.5
Colo.	2,038	94,238	46.24	+25.2	+43.3	+5.6	+9.2
Conn.	5,458	386,280	70.77	-.1	-1.4	+22.6	+25.8
Del.	1,888	116,087	61.49	+8.1	+7.4	+16.3	+17.8
D. C.	1,296	93,924	72.47	+5.4	+5.5	+51.9	+62.4
Fla. ⁵	9,200	286,000					
Ga.	2,728	69,242	25.38	+28.3	+29.7	+5.2	+17.6
Hawaii	1,270	92,821	73.09	+2.0	+10.0	-1.5	+13.6
Ill.	43,355	3,736,978	86.19	+14.5	+24.5	+30.6	+45.8
Ind. ⁶	26,830	1,009,947	37.64	+7.6	+16.2	+66.4	+88.5
Iowa	4,356	169,548	38.92	+18.4	+31.8	+4.3	+8.8
Kans.	2,251	144,396	64.15	+12.3	+20.2	+14.6	+24.4
Ky.	2,651	106,864	36.21	+8.6	+5.0	-7.4	-8.3
La.	10,194	487,465	47.82	(⁷)	+1.1	+5.2	+13.2
Maine	3,365	158,124	46.99	+24.5	+50.1	+19.4	+31.1
Md.	2,886	176,265	61.08	+16.8	+20.3	+32.9	+38.5
Mass.	9,776	766,418	78.40	+11.7	+27.2	+3.4	+20.5
Mich.	46,509	4,889,795	105.14	+9.2	+26.3	+77.4	+109.9
Minn.	8,733	661,799	75.78	+18.9	+31.7	+24.7	+47.9
Miss.	965	13,751	14.25	+3.5	+9.9	-.5	+1.6
Mo.	7,827	495,077	63.37	+4.2	+3.4	+15.1	+48.7
Mont.	1,462	65,997	45.14	+40.2	+42.3	+1.0	+39.1
Nebr.	1,346	57,288	42.56	+12.0	+1.8	+5.4	+8.8
Nev. ⁸	750	17,000					
N. H.	1,288	72,128	56.00	+17.1	+31.0	+4.6	+8.5
N. J.	11,933	1,186,736	99.45	+13.3	+15.6	+34.2	+46.9
N. Mex.	576	23,168	40.22	+11.2	+17.3	+15.4	+28.1
N. Y.	38,974	3,638,724	93.36	+10.5	+13.8	+33.6	+43.4
N. C.	2,398	53,905	22.48	+10.2	+2.2	-24.0	-19.4
N. Dak.	617	34,369	55.70	+47.3	+64.3	+24.4	+36.8
Ohio ¹⁰	40,537	2,895,135	71.42	+12.7	+22.3	+22.1	+47.2
Okl.	7,311	116,325	15.91	-.4	+18.0	+1.1	+10.2
Oreg.	5,167	372,796	72.15	+24.5	+45.1	+18.2	+37.1
Pa.	33,643	2,335,800	69.43	+13.0	+13.4	+42.1	+48.5
P. R.	1,607	10,616	6.61	-5.1	-7.3	-7.9	-10.5
R. I.	3,601	273,098	75.84	+4.3	+14.7	+3.1	+7.9
S. C.	1,303	29,941	22.98	+1.1	-2.5	-19.5	-16.8
S. Dak.	993	35,711	35.96	+11.1	+13.0	-11.3	-11.1
Tenn.	2,252	44,694	19.85	-1.7	+14.6	-5.1	-3.9
Tex. ¹¹	9,300	242,000					
Utah	2,228	170,274	76.42	+15.4	+35.5	+19.8	+30.0
Vt. ¹²	1,600	93,000					
V. I.	127	2,941	23.16	+5.0	+18.4	-.8	+18.6
Wa.	1,908	71,405	37.42	+1.2	+3.0	+2.1	+7.7
Wash.	16,678	1,275,903	76.50	+14.7	+25.6	+13.4	+22.5
W. Va.	2,991	99,443	33.25	+6.9	+6.4	+28.8	+31.1
Wis.	11,146	988,105	88.65	+11.4	+12.3	+34.8	+51.2
Wyo.	668	41,807	62.59	+38.9	+47.0	+42.7	+58.5

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services. Excludes Idaho; data not available. Percentage changes based on data for 52 States.

³ Percentage change not computed on base of less than 100 cases.

⁴ Represents data for November; data for December not available.

⁵ About 5 percent of this total is estimated.

⁶ Partly estimated.

⁷ Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁸ Increase of less than 0.05 percent.

⁹ Includes cases receiving medical care only.

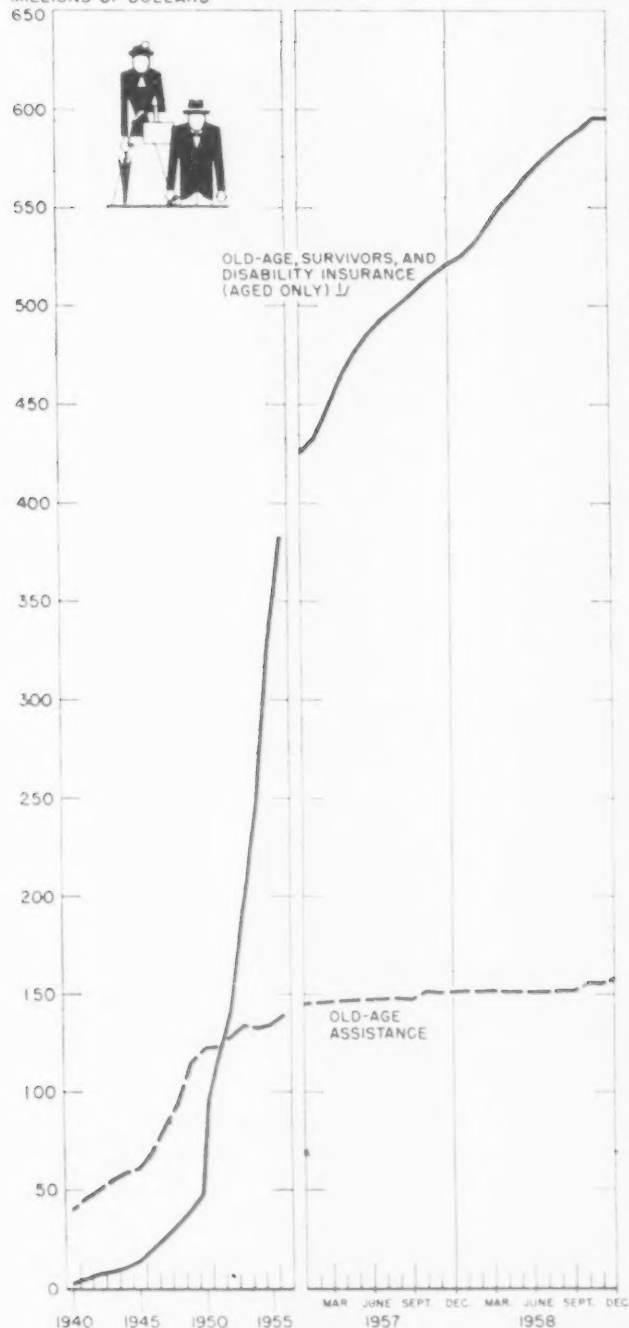
¹⁰ Includes 1,414 cases and payments of \$39,631 representing supplementation of other assistance programs.

¹¹ Estimated on basis of reports from sample of local jurisdictions.

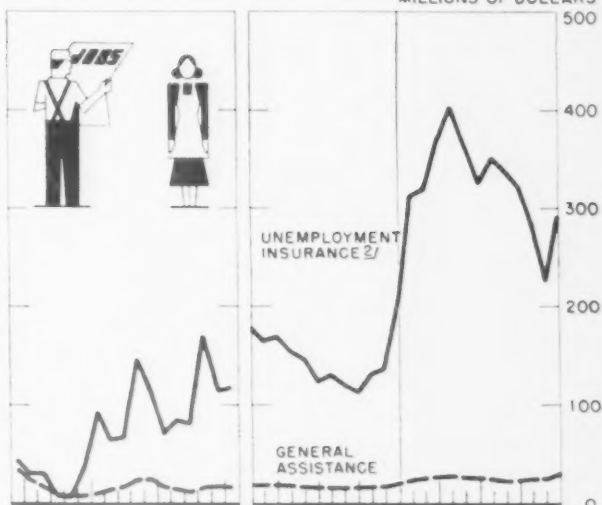
Social Security Operations*

PAYMENTS

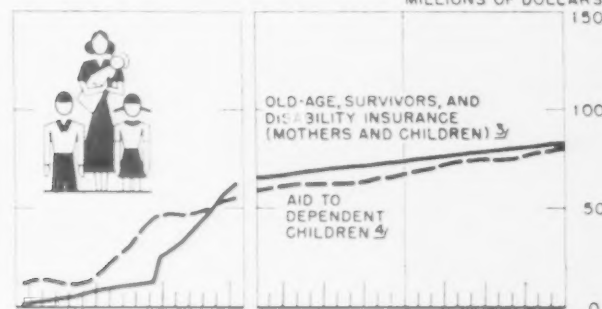
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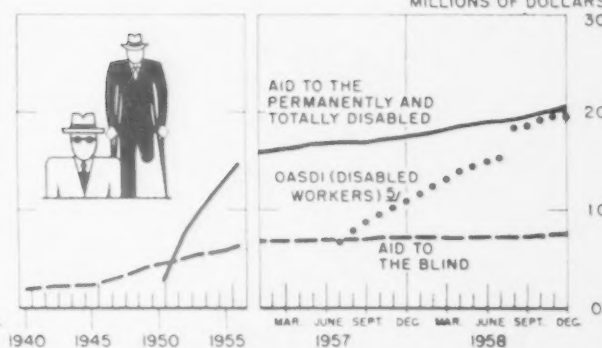
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MILLIONS OF DOLLARS



MILLIONS OF DOLLARS



* Old-age, survivors, and disability insurance: benefits paid during month (current-payment status); annual data represent average monthly total. Public assistance: payments during month under all State programs; annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

1 Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of younger wife beneficiaries with child beneficiaries in their care.

2 Beginning April 1955, includes beneficiaries under the unemployment compensation program for Federal employees and, beginning June 1958, under the temporary unemployment compensation programs.

3 Beginning January 1957, includes some persons receiving "childhood disability" benefits and, beginning October 1958, eligible dependents of disabled-worker beneficiaries.

4 Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

5 Disabled workers aged 50-64.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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